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1969/70

ANNUAL REPORT

OF THE

CONSUMER FINANCE COMPANIES

1969-1970

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UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

FRANKLIN J. STOWELL
Superintendent of Banks

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1970

License No.		
	AJO	
98	Exchange Finance Co. of Ajo	260 Pizal Street (85321)
	BISBEE	
92	The City Loan & Finance Co.	6 Naco Road (85603)
112	Exchange Finance Co. of Bisbee	Naco Highway & Highway 92 (85603)
	CASA GRANDE	
146	Pacific Finance Loans	414 North Marshall (85222)
	CHANDLER	
277	Community Finance Corp. of Chandler	1088 N. Arizona Ave. (85224)
350	Credithrift of America, Inc.	51 East Boston (85224)
454	Pacific Finance Loans	95 West Boston (85224)
	CLIFTON	
420	Exchange Finance Co. of Clifton	North Coronado Boulevard (85533)
58	Family Finance Co. of Clifton	North Coronado Boulevard (85533)
	COOLIDGE	
440	Pacific Finance Loans	170 S. Arizona Boulevard (85228)
	DOUGLAS	
23	The City Loan & Finance Co.	531 - 11th Street (85607)
396	Exchange Finance Co. of Douglas	1008 - G Avenue (85607)
63	Family Finance Co. of Douglas	547 - 10th Street (85607)
151	Pacific Finance Loans	527 - 10th Street (85607)
438	Producers Finance Co. of Douglas	1109 - G Avenue (85607)
	ELOY	
405	Pacific Finance Loans	516 North Main Street (85231)
401	Valley Loan Company, Inc.	317 North Main Street (85231)
	FLAGSTAFF	
272	AVCO Financial Services of Flagstaff, Inc.	2529 East Seventh St. (86001)
268	Beneficial Finance Co. of Flagstaff	117 East Aspen (86001)
201	Exchange Finance Co. of Flagstaff	113 North Beaver (86001)
45	Family Finance Co. of Flagstaff	113 West Birch (86001)
122	Pacific Finance Loans	117 West Birch (86001)
253	Producers Finance Co. of Flagstaff	8 North LeRoux (86001)
176	Public Finance Corp. of Flagstaff	123 East Aspen (86001)
	GLENDALE	
244	Aetna Finance Co. of Glendale	5717 West Glendale Avenue (85301)
315	AVCO Financial Services of Glendale, Inc.	5233 W. Glendale Ave. (85301)
34	Beneficial Finance Co. of Arizona	5613 West Glendale Avenue (85301)
422	Budget Finance Plan of Phoenix No. 3	4742 West Glendale Avenue (85301)
494	Century Finance Co. No. 2 of Phoenix	3560 West Glendale Avenue (85301)
136	Exchange Finance Co. of Glendale	5549 West Glendale Avenue (85301)
150	Household Finance Corp. of Glendale	5809 West Glendale Avenue (85301)
267	Medical Loan Corp.	6829 North 58th Avenue (85301)
489	Model Finance Co. of Glendale	5316 West Glendale Avenue (85301)
156	North American Finance Co.	5740 West Glendale Avenue (85301)
8	Northside Loan Co.	Sands Building (85301)
463	Pacific Finance Loans	5605 West Glendale Avenue (85301)
400	Producers Finance Co. of Phoenix No. 2	5413 West Glendale Avenue (85301)
142	Public Finance Corp. of Glendale	7029 North 57th Drive (85301)

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License No.

GLOBE

137	Exchange Finance Co. of Globe-Miami	378 North Broad (85501)
47	Family Finance Co. of Globe	401 North Broad (85501)
374	Interstate Securities Co., Inc.	395 North Broad (85501)

HOLBROOK

483	Inland Western Finance Co.	152 West Arizona Boulevard (86025)

KEARNY

317	Superior Loan Company	366 Aladen Road (85237)

KINGMAN

385	American Finance Corp. of Kingman	212 Fifth Street (86401)
409	AVCO Financial Services of Kingman, Inc.	419 East Beale (86401)
437	Interstate Securities Co., Inc.	809 Beale Street (86401)

MAMMOTH

107	Superior Loan Company	Main Street (85618)

MESA

88	Aetna Finance Co. of Mesa	106 South MacDonald (85201)
39	American Finance Corp. of Mesa	439 West Main Street (85201)
274	Associates Financial Services of Arizona, Inc.	213 West Main Street (85201)
41	AVCO Financial Services of Mesa, Inc.	261 West Main Street (85201)
10	Beneficial Finance Co. of Mesa	41 West Main Street (85201)
40	Budget Finance Plan of Mesa	147 West Main Street (85201)
359	Credithrift of America, Inc. No. 3	27 South Stapley Drive (85201)
413	Dial Finance Co. of Mesa	32 South MacDonald (85201)
315	G.A.C. Finance Corp. of Mesa	19 West Main Street (85201)
159	Household Finance Corp. of Mesa	31 South MacDonald (85201)
469	Liberty Loan Corp. of Mesa	36 South MacDonald (85201)
477	Model Finance Co. of Mesa	424 West Main Street (85201)
160	Pacific Finance Loans	41 East Main Street (85201)
93	Producers Finance Co. of Arizona	20 N. Country Club (85201)
479	Southwestern Investment Co.	1812 West Main Street (85201)

NOGALES

139	The City Loan & Finance Co.	219 Morley Avenue (85621)
342	State Securities Inc. No. 43	116 Morley Avenue (85621)

PHOENIX

492	Aetna Finance Co. of Phoenix	4815 North Central (85012)
56	Aetna Finance Co. of Phoenix	502 West Washington (85003)
351	American Finance Corp.	2914 North Central Avenue (85012)
106	American Finance Corp. of Camelback	4834 North 27th Avenue (85017)
24	American Finance Corp. of Maricopa	24 West Monroe (85003)
158	Arizona Finance Co.	706 West Washington (85007)
271	Associates Financial Services of Arizona, Inc.	2643 W. Bethany Home (85017)
251	Associates Financial Services of Arizona, Inc.	3815 N. Central Ave. (85012)
7	AVCO Financial Services One, Inc.	1800 West Bethany Home (85015)
347	AVCO Financial Services of Maricopa, Inc.	1625 E. Camelback Road (85016)
28	AVCO Financial Services of Phoenix, Inc.	26 West Osborn (85013)
2	Beneficial Finance Co. of Phoenix	31 West Adams (85003)
356	Beneficial Finance Co. of Phoenix	2007-A W. Bethany Home (85015)
117	Beneficial Finance Co. of Phoenix	1716 East McDowell Road (85006)
22	Budget Finance Plan of Phoenix	148 West Adams (85003)
357	Budget Finance Plan of Phoenix No. 2	1437 East Camelback Road (85016)
436	Century Finance Co. of Phoenix	1737 East McDowell Road (85006)

License No.

PHOENIX (Continued)

License No.			
193	Commercial Credit Plan, Inc.	130 West Osborn Road	(85013)
406	Commercial Credit Plan, Inc.	4242 East Thomas Road	(85018)
493	Community Finance Corp. of North Central	4742 North Central Ave.	(85012)
257	Community Finance Corp. of Phoenix	4413 South Central Avenue	(85040)
471	Community Finance Corp. of Maricopa County	3182 E. Indian School Road	(85016)
349	Credithrift of America, Inc.	527 East Camelback Road	(85012)
361	Credithrift of America, Inc. No. 3	2619 West Bethany Home Road	(85017)
464	Credithrift of America, Inc.	4726 East Indian School Road	(85016)
414	Dial Finance Co. of Arizona	27 South Central Avenue	(85004)
279	Dial Finance Co. of Maricopa	1743 East McDowell Road	(85006)
415	Dial Finance Co. of Phoenix	1025 North Central Avenue	(85004)
369	Dial Finance Co. of Phoenix No. 1	2412 West Indian School	(85015)
461	Dial Finance Co. of Phoenix No. 2	321 East Camelback Road	(85012)
389	Exchange Finance Co. of Arizona	1302 North First Street	(85004)
30	Family Loan Co., Inc.	1610 East Van Buren	(85006)
209	Fidelity Finance Co.	142 South Central Avenue	(85004)
490	Ford Motor Credit Co.	3033 North Central Avenue	(85012)
314	G.A.C. Finance Corp.	324 North Central Avenue	(85004)
228	G.A.C. Finance Corp. of Camelback	4967 North Central Avenue	(85012)
240	General Finance Co.	100 West Clarendon	(85013)
455	Homemakers Loan & Consumer Disc. Co.	2721 North Central Ave.	(85004)
20	Household Finance Corp.	5 West Monroe	(85003)
391	Household Finance Corp. of Phoenix	1903 East Camelback Road	(85016)
241	Household Finance Corp. of Phoenix	5018 North Central Avenue	(85012)
376	Household Finance Corp. of Phoenix	6006 South Central Avenue	(85040)
327	Household Finance Corp. of Phoenix	1724 West Montebello	(85015)
382	Household Finance Corp. of Phoenix	4557 East Thomas Road	(85018)
482	Inland Western Finance Company	1117 East Camelback Road	(85014)
311	Interstate Securities Co., Inc.	1029 North Central Avenue	(85004)
185	Liberty Loan Corp. of Arizona	1829 West Indian School	(85015)
458	Liberty Loan Corp. of Maricopa	124 South Central Avenue	(85004)
264	Liberty Loan Corp. of Phoenix	1337 East McDowell Road	(85006)
297	Model Finance Co. of Camelback	1041 East Camelback Road	(85014)
270	Model Finance Co. of E. Van Buren	1319 East Van Buren	(85006)
219	Model Finance Co. of Phoenix	846 North Seventh Avenue	(85007)
75	Model Finance Co. of West Phoenix	4130 North 27th Avenue	(85017)
37	Nationwide Finance Co. of E. Thomas	3832 East Thomas Road	(85018)
307	Nationwide Finance Co. of Maryvale	5218 West Indian School	(85031)
90	Nationwide Finance Co. of Phoenix	1127 North First Street	(85004)
221	North American Finance Co.	513 East Camelback Road	(85012)
9	Pacific Finance Loans	704 North 7th Avenue	(85007)
152	Pacific Finance Loans	3033 North 24th Street	(85016)
246	Pacific Finance Loans	4815 North 27th Avenue	(85017)
432	Pacific Finance Loans	5817 South Central Avenue	(85040)
439	Pacific Finance Loans	520 East Dunlap Avenue	(85020)
446	Pacific Finance Loans	5038 West Indian School	(85031)
375	Phoenix Finance Co.	2425 East Thomas Road	(85015)
14	Postal Finance Co.	15 South First Street	(85004)
363	Postal Finance Co.	1912 East Camelback Road	(85018)
472	Postal Finance Co.	3201 North Central Avenue	(85012)
259	Postal Finance Co.	1816 West Bethany Home Road	(85015)
172	Producers Finance Co. of Arizona	1500 Grand Avenue	(85007)
67	Public Finance Corp. of Phoenix No. 2	1606 East Camelback Road	(85016)
102	Public Finance Corp. of Phoenix No. 2	4733 North Central Avenue	(85012)
291	Public Finance Corp. of Phoenix No. 2	4211 West Thomas Road	(85019)
114	Southwestern Investment Co.	823 North First Street	(85004)
429	Southwestern Investment Co.	3505 East Thomas Road	(85018)
475	Southwestern Investment Co.	5845 West Indian School	(85031)
337	Termplan, Incorporated	5020 North Seventh Street	(85004)
491	U.I.C. Co.	111 West Osborn	(85013)
316	Union Finance Co.	3608 North Sixteenth Street	(85016)
301	Universal C.I.T. Credit Co.	1040 East Camelback Road	(85014)
383	Universal Finance Co.	777 East Camelback Road	(85014)
434	Western American Loan Co., Inc.	3616 North 16th Street	(85016)

License No.

PRESCOTT

404	AVCO Financial Services of Prescott, Inc.	105 North Cortez (86301)
42	Beneficial Finance Co. of Prescott	229 West Gurley (86301)
377	Credithrift of America, Inc. No. 2	141 South Cortez (86301)
153	Pacific Finance Loans	401 West Gurley (86301)

SAFFORD

339	AVCO Financial Services of Safford, Inc.	525 Main Street (85546)
486	Inland Western Loan Agencies	608 Main Street (85546)

SAN MANUEL

208	Family Finance Co. of San Manuel	Arcade Building (85631)

SCOTTSDALE

275	Associates Financial Services of Arizona, Inc.	1133 North Scottsdale Road (85257)
333	AVCO Financial Services of Scottsdale, Inc.	2801 "F" North Scottsdale Road (85257)
323	Liberty Loan Corp. of Scottsdale	6905 East McDowell Road (85257)
431	Pacific Finance Loans	1915 North Scottsdale Road (85257)
282	Scottsdale Finance Co.	1336 North Scottsdale Road (85257)

SIERRA VISTA

447	AVCO Financial Services of Sierra Vista, Inc.	108 Fry Boulevard S.W. (85635)
200	Exchange Finance Co. of Sierra Vista	El Coronado Shops (85635)
451	Family Finance Co. of Sierra Vista	100 East Fry Boulevard (85635)
456	Household Finance Corp. of Sierra Vista	300 Fry Boulevard (85635)

SUPERIOR

49	Family Finance Co. of Superior	222 Main Street (85273)
36	Superior Loan Co.	28 North Magma (85273)

TEMPE

35	Beneficial Finance Co. of Arizona	16 East Fifth Street (85281)
484	Inland Western Finance Company	807 Mill Avenue (85281)
476	Pacific Finance Loans	57 East Broadway (85281)

TUCSON

65	Aetna Finance Co. of Mesa	2113 South Sixth Avenue (85713)
57	Aetna Finance Co. of Tucson	72 South Stone Avenue (85701)
352	American Finance Corp. of Tucson	63 South Stone Avenue (85701)
353	American Finance Corp. of Tucson	5726 East Broadway (85711)
354	American Finance Corp. of Tucson	3352 South Sixth Avenue (85713)
321	Associates Financial Services of Arizona, Inc.	4635 East Broadway (85711)
166	AVCO Financial Services of Tucson Two, Inc.	2343 East Broadway (85711)
408	AVCO Financial Services of Pima County, Inc.	6243 East 22nd Street (85710)
3	Beneficial Finance Co. of Arizona	12 West Congress (85701)
182	Beneficial Finance Co. of Arizona	4662 East Speedway (85716)
355	Budget Finance Plan	6355 East 22nd Street (85710)
194	Commercial Credit Plan, Inc.	5637 East Broadway (85711)
224	Community Finance Corp.	2336 South Sixth Avenue (85713)
225	Community Finance Corp. of Tucson	3950 East Speedway (85716)
416	Dial Finance Co. of Tucson	76 South Stone Avenue (85701)
284	Dial Finance Co. of Tucson No. 1	2402 East Broadway (85719)
248	Exchange Finance Co. of Tucson	2617 East Broadway (85716)
50	Family Finance Co. of Tucson	801 East Broadway (85719)
234	G.A.C. Finance Corp. of Tucson	4514 East Broadway (85711)

License No.

TUCSON (Continued)

License No.		
26	Household Finance Corp.	121 East Congress (85719)
256	Household Finance Corp. of Tucson	6339 East Broadway (85710)
487	Inland Western Finance Company	2754 North Campbell Avenue (85719)
118	Interstate Securities Co., Inc.	2221-A East Broadway (85719)
310	Interstate Securities Co., Inc.	910 South Craycroft (85711)
276	Liberty Loan Corp. of Arizona	2549 East Broadway (85716)
329	Model Finance Co. of Tucson	529 North Stone Avenue (85705)
318	Nationwide Finance Co. of Tucson	2235 East Broadway (85719)
237	North American Finance Co.	68 South Stone Avenue (85701)
163	Pacific Finance Loans	4665 East Broadway (85711)
25	Pacific Finance Loans	2629 East Broadway (85701)
468	Postal Finance Co.	100 East Alameda (85701)
364	Postal Finance Co.	64 South Stone Avenue (85701)
173	Producers Finance Co. of Arizona	2229 East Broadway (85719)
101	Public Finance Corp. of Phoenix No. 2	3759 East Speedway (85716)
222	Public Finance Corp. of Phoenix No. 2	33 East Broadway (85701)
145	Southwestern Investment Co.	1101 East Broadway (85719)
430	Southwestern Investment Co.	5336 East 22nd Street (85711)
338	Termplan, Incorporated	2334 East Broadway (85719)
16	Tucson Finance Co.	47 South Sixth Avenue (85701)
302	Universal C.I.T. Credit Co.	2436 East Broadway (85719)

WILLCOX

485	Inland Western Finance Company	190 North Curtis (85643)

WINSLOW

51	Family Finance Co. of Winslow	107 West Second Street (86047)
147	Pacific Finance Loans	113 Warren Avenue (86047)

YUMA

170	American Finance Corp.	1628 Fourth Avenue (85364)
110	Associates Financial Services Co. of Arizona, Inc.	1185-A Fourth Avenue (85364)
181	Beneficial Finance Co. of Mesa	849 Fourth Avenue (85364)
52	Family Finance Co. of Yuma	204 Madison Avenue (85364)
421	Family Finance Co. (Uptown)	1101 Fourth Avenue (85364)
149	Household Finance Corp. of Yuma	333 Main Street (85364)
457	Interstate Securities Co., Inc.	340 - 24th Street (85364)
210	Liberty Loan Corp. of Yuma	350 West 16th Street (85364)
211	North American Finance Co.	1300 Fourth Avenue (85364)
128	Pacific Finance Loans	1624 Fourth Avenue (85364)
340	Producers Finance Co. of Yuma	1050 Fourth Avenue (85364)
82	Public Finance Corp. of Phoenix No. 2	1043 Fourth Avenue (85364)
319	Valley Credit Co.	1304 Fourth Avenue (85364)

CONSUMER FINANCE COMPANIES

June 30, 1970

199 Licensed as branches or subsidiaries of 32 Interstate Companies

Name	Location	Number
Acceptance Finance Co.	St. Louis, Missouri	4
American Finance Management Corp.	Silver Springs, Maryland	9
American Investment Co. of Illinois	St. Louis, Missouri	8
Associates Investment Company	South Bend, Indiana	6
AVCO Financial Services, Inc.	Los Angeles, California	13
Beneficial Management Corp.	Morristown, New Jersey	11
Budget Finance Plan, Inc.	Los Angeles, California	5
Century Acceptance Corp.	Kansas City, Missouri	2
Commercial Credit Plan, Inc.	Baltimore, Maryland	3
Credithrift Financial Corp.	Evansville, Indiana	6
Dial Finance Co.	Des Moines, Iowa	8
Exchange Finance Co., Inc.	Phoenix, Arizona	10
Family Finance Management Corp.	Miami, Florida	6
Fidelity Acceptance Corp.	Minneapolis, Minnesota	12
Ford Motor Credit Company	Dearborn, Michigan	1
General Acceptance Corp.	Allentown, Pennsylvania	4
Homemakers Loan & Consumer Disc. Co.	New York, New York	1
Household Finance Corp.	Chicago, Illinois	12
ITT Aetna Corp.	St. Louis, Missouri	6
Industrial Finance & Thrift Corp.	New Orleans, Louisiana	2
Interstate Securities Co.	Kansas City, Missouri	6
Liberty Loan Corp.	St. Louis, Missouri	7
Model Finance Co.	Phoenix, Arizona	8
North American Finance Co.	St. Louis, Missouri	4
Postal Finance Co.	Sioux City, Iowa	6
Producers Finance & Thrift Corp.	Phoenix, Arizona	7
Rouda Finance Co.	San Francisco, California	1
Southwestern Investment Co.	Amarillo, Texas	6
State Securities, Inc.	Santa Fe, New Mexico	1
Transamerica Financial Corp.	Los Angeles, California	21
Union Investment Co.	Detroit, Michigan	1
Universal C.I.T. Credit Co.	New York, New York	2

14 Licensed as branches or subsidiaries of 5 Intrastate Companies

The City Loan & Finance Co.	Douglas, Arizona	3
Inland Western Finance Co.	Phoenix, Arizona	6
Medical Loan Corp.	Glendale, Arizona	1
Phoenix Finance Co.	Phoenix, Arizona	1
Superior Loan Company	Superior, Arizona	3

9 Licensed as Independent Companies

Arizona Finance Co.	Phoenix
Family Loan Co., Inc.	Phoenix
General Finance Corp.	Phoenix
Northside Loan Co., Inc.	Glendale
Tucson Finance Co.	Tucson
Universal Finance Co.	Phoenix
Valley Credit Co.	Yuma
Valley Loan Co., Inc.	Eloy
Western Am. Loan Co., Inc.	Phoenix

Total of 222 Licenses as of June 30, 1970

CONSUMER FINANCE COMPANIES

15 New Licenses Issued During Fiscal Year 1969-1970

License No.			Licensed
480	Centaur Investment Corp.	Phoenix	7-1-69
481	Centaur Investment Corp.	Tucson	7-1-69
482	Inland Western Finance Co.	Phoenix	7-9-69
483	Inland Western Finance Co.	Holbrook	7-9-69
484	Inland Western Finance Co.	Tempe	7-9-69
485	Inland Western Finance Co.	Willcox	7-9-69
486	Inland Western Finance Co.	Safford	7-9-69
487	Inland Western Finance Co.	Tucson	7-9-69
488	Inland Western Finance Co.	Glendale	7-9-69
489	Model Finance Co. of Glendale	Glendale	7-24-69
490	Ford Motor Credit Company	Phoenix	8-5-69
491	U.I.C. Co.	Phoenix	8-11-69
492	Aetna Finance Co. of Phoenix	Phoenix	11-24-69
493	Community Finance Corp. of North Central Avenue	Phoenix	1-8-70
494	Century Finance Co. No. 2 of Phoenix	Phoenix	1-29-70

CONSUMER FINANCE COMPANIES

31 Licenses Surrendered During Fiscal Year 1969-1970

License No.			Surrendered
103	Inland Western Loan Co.	Phoenix	7-9-69
121	Inland Western Loan Agencies	Tucson	7-9-69
263	Inland Western Loan Co.	Tempe	7-9-69
294	Inland Western Loan Co.	Holbrook	7-9-69
312	Inland Western Loan Agencies	Safford	7-9-69
407	Inland Western Loan Agencies	Willcox	7-9-69
459	Inland Western Loan Agencies	Glendale	7-9-69
371	Approved Acceptance, Inc.	Tucson	7-14-69
473	O'Brien Finance Co.	Phoenix	7-14-69
423	Budget Finance Plan of Phoenix No. 4	Scottsdale	7-17-69
442	Presto Finance Co.	Glendale	7-29-69
21	Arrow Finance Co.	Phoenix	7-29-69
131	Public Finance Corp. of Douglas	Douglas	11-26-69
44	Family Finance Co. of Bisbee	Bisbee	1-8-70
393	Bell Acceptance Corp. dba: Phoenix Finance Company	Phoenix	1-16-70
441	Bell Finance Corporation dba: Phoenix Finance Company	Phoenix	1-16-70
445	Public Finance Corp. of Tucson	Tempe	2-4-70
466	Interstate Securities Co., Inc.	Phoenix	2-19-70
348	Producers Finance Co. of Central Phoenix	Phoenix	3-3-70
460	Twin City Investment Company	Nogales	3-16-70
488	Inland Western Finance Co.	Glendale	4-6-70
322	Holmes Tuttle Investment Co.	Tucson	4-17-70
358	Southern Finance Company	Douglas	4-22-70
480	Centaur Investment Corp.	Phoenix	5-21-70
481	Centaur Investment Corp.	Tucson	5-21-70
367	Seaboard Finance Co. of Maryvale	Phoenix	5-25-70
19	AVCO Financial Services of Tucson, Inc.	Tucson	5-29-70
449	AVCO Financial Services, Inc. No. 230	Phoenix	5-29-70
465	AVCO Financial Services, Inc. No. 230	Mesa	6-5-70
478	AVCO Financial Services, Inc. No. 230	Tucson	6-5-70
450	AVCO Financial Services, Inc. No. 231	Glendale	6-10-70

COMPOSITE ANNUAL SMALL LOAN REPORT

For the period ended June 30, 1970

TO

SUPERINTENDENT OF BANKS

Number of licensees June 30, 1970 — 222

Number of licensees June 30, 1969 — 238

SCHEDULE B — BALANCE SHEET

ASSETS	June 30, 1969 Small Loan Business	June 30, 1970 Small Loan Business	June 30, 1970 6% - 8% Loan Business	June 30, 1970 Sales Finance Business	June 30, 1970 Total
7. Receivables:					
(a) Gross Amount	$66,413,292.00	$69,804,558.00	$36,632,708.00	$48,974,178.00	$155,411,444.00
(b) Less: Unearned Charges or Interest	10,144,572.00	10,818,325.00	4,659,143.00	8,403,575.00	23,881,043.00
(c) Less: Reserve for Bad Debts	1,928,892.00	2,115,984.00	800,634.00	927,455.00	3,844,073.00
(d) Net Receivables	54,339,828.00	56,870,249.00	31,172,931.00	39,643,148.00	127,686,328.00
8. Cash in Office and Banks	2,127,048.00	2,091,294.00	473,804.00	643,490.00	3,208,588.00
9. Real Estate (less Reserve for depreciation—building)	63,223.00	69,113.00	9,872.00	4,476.00	83,461.00
10. Furniture, fixtures, equipment (less Reserve for depreciation)	408,305.00	383,298.00	150,312.00	66,423.00	600,033.00
11. Deferred charges or prepaid expense	47,127.00	93,514.00	24,390.00	10,106.00	128,010.00
12. Other assets:					
(a) Organization or Development Expense	280,579.00	243,550.00	11,481.00	7,789.00	262,820.00
(b) Cost of Financing	62,869.00	33,861.00	—	1,463.00	35,324.00
(c) Other	1,958,441.00	2,004,312.00	146,333.00	456,005.00	2,606,650.00
13. Total Assets	$59,287,420.00	$61,789,191.00	$31,989,123.00	$40,832,900.00	$134,611,214.00

SCHEDULE B — BALANCE SHEET (Continued)

LIABILITIES AND CAPITAL	June 30, 1970
14. Accounts and Notes Payable:	
(a) Banks	$ 7,937,042.00
(b) Due to Parent Company or Affiliate	80,718,121.00
(c) Other Short Term Notes and Accounts	1,033,428.00
15. Bonds and Long Term Notes	3,593,439.00
16. Other Liabilities:	
(a) Accrued Expenses	911,059.00
(b) Other Expense Reserves	1,210,495.00
17. Branch Office Capital	11,181,891.00
18. Net Worth (If Individual or Partnership)	147,004.00
19. Capital Stock: (If Corporation)	
(a) Preferred	1,110,957.00
(b) Common	5,477,960.00
20. Appropriated Surplus or Capital Reserves	4,876,260.00
21. Surplus (Including Undivided Profits)	16,413,558.00
22. Total Liabilities and Capital	$134,611,214.00

SCHEDULE C — STATEMENT OF INCOME AND EXPENSE

For the period from July 1, 1969 to June 30, 1970

GROSS INCOME	Small Loan Business	6% - 8% Loan Business	Sales Finance Business	Total
23. Charges or Interest Collected and Earned	$14,756,981.00	$3,880,204.00	$4,344,097.00	$22,981,282.00
24. Delinquency Charges Collected	517,383.00	253,722.00	200,823.00	971,928.00
25. All types Insurance			143,846.00	143,846.00
26. Collections on Accounts Previously Charged Off	207,555.00	16,440.00	29,347.00	253,342.00
27. Interest on Bank Balances	7,128.00	1,399.00	1,329.00	9,856.00
28. Other Income	140,183.00	27,752.00	89,499.00	257,434.00
29. Total Gross Income	$15,629,230.00	$4,179,517.00	$4,808,941.00	$24,617,688.00

SCHEDULE C — STATEMENT OF INCOME AND EXPENSE

For the period from July 1, 1969 to June 30, 1970

EXPENSES OF CONDUCTING BUSINESS		Small Loan Business	6% - 8% Loan Business	Sales Finance Business	Total
30. Advertising	2.46%	$ 334,231.00	$ 128,783.00	$ 26,938.00	$ 489,952.00
31. Auditing	.79	98,159.00	15,910.00	43,546.00	157,615.00
32. Bad Debts or Reserve for Bad Debts	15.94	2,400,035.00	420,534.00	358,721.00	3,179,290.00
33. Depreciation of Furniture, Fixtures and Equipment	.81	111,683.00	25,534.00	25,750.00	162,967.00
34. Expense, Sundry	1.96	260,553.00	68,517.00	61,289.00	390,359.00
35. Insurance and Fidelity Bonds	.79	67,412.00	76,335.00	13,409.00	157,156.00
36. Legal Fees and Disbursements	.81	110,797.00	31,273.00	18,884.00	160,954.00
37. Postage and Express	1.35	184,566.00	47,001.00	37,166.00	268,733.00
38. Printing, Stationery and Supplies	1.19	151,525.00	51,951.00	34,888.00	238,364.00
39. Rent	4.52	587,841.00	187,943.00	126,059.00	901,843.00
40. Salaries	26.84	3,608,048.00	1,007,336.00	736,886.00	5,352,270.00
41. Supervision and Administration	9.74	1,227,879.00	422,134.00	291,527.00	1,941,540.00
42. Taxes					
(a) Income Taxes	23.60	2,655,972.00	697,181.00	1,353,584.00	4,706,737.00
(b) Licenses and License Taxes	.33	52,603.00	7,024.00	5,271.00	64,898.00
(c) All Other Taxes	1.52	199,991.00	54,193.00	48,278.00	302,462.00
43. Telephone and Telegraph	3.25	429,466.00	122,851.00	95,699.00	648,016.00
44. Travel	1.53	194,693.00	58,442.00	52,499.00	305,634.00
45. Other Expenses of Conducting Business					
(a) Recording and Acknowledging Fees	.08	11,633.00	1,004.00	2,288.00	14,925.00
(b) Other	2.49	283,107.00	69,065.00	144,000.00	496,172.00
46. Total Expenses of Conducting Business (Not including interest on borrowed funds)	100.00%	12,970,194.00	3,493,011.00	3,476,682.00	19,939,887.00
47. Total Net Earnings Derived from Business (Before deducting interest on borrowed funds)		$ 2,659,036.00	$ 686,506.00	$1,332,259.00	$ 4,677,801.00

SCHEDULE D — RECONCILIATION OF SURPLUS OR NET EARNINGS

For the period from July 1, 1969 to June 30, 1970

48.	Surplus Balance at End of Previous Period		$15,076,272.00
	Additions:		
49.	Total Net Earnings Derived from all Business	$4,677,801.00	
50.	Other Credit to Surplus for the Period		
	(a) Tax Adjustment	3,237,111.00	
	(b) Net Income from Sale of Insurance In Connection With Small Loan and 6% - 8% Business	1,342,135.00	
	(c) Other	523,728.00	
51.	Total additions for the period	$9,780,775.00	
	Deductons:		
52.	Interest Paid	$6,189,872.00	
53.	Amortization	44,654.00	
54.	Dividends Paid During the Period	475,921.00	
55.	Other Charges to Surplus for the Period	1,733,042.00	
56.	Total Deductions for the Period	$8,443,489.00	
57.	Net Additions to previous period's Surplus Balance		$ 1,337,286.00
58.	Surplus Balance at End of Present Period per books This amount should be the same as Item 21 of this report		$16,413,558.00

SCHEDULE E — ANALYSIS OF ASSETS USED AND USEFUL IN BUSINESS

June 30, 1970

		Small Loan Business	6% - 8% Loan Business	Total Loan Business
59.	Net Receivables	$56,870,249.00	$31,172,931.00	$ 88,043,180.00
60.	Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	383,298.00	150,312.00	533,610.00
61.	Real Estate (Less Reserve for Depreciation — Buildings)	69,113.00	9,872.00	78,985.00
62.	Working Capital:			
	(a) Cost of Acquiring Receivables Currently Outstanding	4,600,415.00	1,740,842.00	6,341,257.00
	(b) Cash in Office and Banks	2,091,294.00	473,804.00	2,565,098.00
	(c) Accounts Receivable	1,445,727.00	70,286.00	1,516,013.00
	(d) Home Office Assets Apportioned to Branches	2,142,151.00	1,425,905.00	3,568,056.00
	(e) Deferred Charges, such as Prepaid Insurance, License Taxes, and Bond Premiums	93,514.00	24,390.00	117,904.00
	(f) Other	192,012.00	82,171.00	274,183.00
63.	Going Concern Value:			
	(a) Initial Cost of Establishment of Office (Survey and Expense of Development Period)	1,567,675.00	352,658.00	1,920,333.00
	(b) Cost of Financing (Present Cost of Funds for Assets Used and Useful)	4,334,301.00	1,714,103.00	6,048,404.00
64.	Total Assets Used and Useful	73,789,749.00	37,217,274.00	111,007,023.00
65.	Total Assets Used and Useful — End of Previous Period	70,489,054.00	35,052,015.00	105,541,069.00
66.	Average Total Assets Used and Useful	72,139,401.00	36,134,645.00	108,274,046.00
	Net Earnings	$ 2,659,036.00	$ 686,506.00	$ 3,345,542.00
67.	Percent of Net Earnings Derived from Business (Before deducting interest paid on borrowed funds)	3.61%	1.89%	3.09%

SCHEDULE F — ANALYSIS OF CHARGES

		Small Loan Business
68.	Charges or Interest Collected and Earned during the period	$14,756,981.00
69.	Average Net Amount of Outstanding Loans	57,657,285.00
70.	Actual Monthly Rate Collected	1.33%

2,13

SCHEDULE G — ANALYSIS OF LOANS

ANALYSIS OF LOANS BY SIZE	Average Size Loan	Percent of Total Number Of Accounts	Percent of Total Amount Of Loan	Number Of Accounts	Amount Of Loan
71. Total Balances Outstanding (Less Unearned Charges) at Beginning of Period	$467.00	.....	.....	120,321	$56,268,772.00
72. Loans Made During the Period					
(a) Loans of $300.00 or Less	.....	22.49	7.53	26,579	5,133,141.00
(b) Loans of $300.01 to $600	.....	32.70	25.37	38,646	17,306,528.00
(c) Loans of $600.01 to $1,000	.....	44.81	67.10	52,955	45,773,826.00
(d) Total Loans Made During the Period	$577.00	100.00%	100.00%	118,180	68,213,495.00
73. Loan Balances Purchased During the Period				7,495	4,192,006.00
74. Loan Balances Sold During the Period				5,675	2,930,228.00
75. Loan Balances Charged Off During the Period				7,018	2,947,172.00
76. Collections During the Period				112,737	63,810,540.00
77. Total Loan Balances Outstanding (Less Unearned Charges) at End of Period	$489.00	.....	.....	120,566	$58,986,283.00

ANALYSIS OF LOANS BY SECURITY

78. Loans Made During the Period Based in Whole or in Larger Part on:					
(a) Chattel Mortgages on Household Goods	$684.00	37.52	44.50	44,338	$30,357,559.00
(b) Automobiles	700.00	13.31	16.15	15,725	11,017,417.00
(c) Real Estate	806.00	1.21	1.68	1,431	1,153,651.00
(d) Other Chattels	601.00	4.68	4.88	5,541	3,331,819.00
(e) Unsecured Notes	432.00	39.16	29.30	46,276	19,993,715.00
(f) Endorsed and/or Co-Maker Notes	478.00	2.85	2.36	3,366	1,609,802.00
(g) Wage Assignments	345.00	.55	.32	656	226,451.00
(h) Other Considerations	651.00	.72	.81	847	552,081.00
(i) Total	$577.00	100.00%	100.00%	118,180	$68,213,495.00

SCHEDULE H — NON-PAYING DELINQUENT ACCOUNTS AS OF JUNE 30, 1970

	Small Loan Business	
	Number	Amount of Unpaid Balance of Notes
79. Accounts with no payments for:		
(a) Two Months	3,012	$1,541,304.00
(b) Three Months or More	6,750	3,285,200.00
(c) Total	9,762	$4,826,504.00

SCHEDULE I — SUITS, POSSESSIONS AND SALE OF CHATTELS

Note: A borrower's account may appear under any one or all of the classifications below.

	Small Loan Business		
	Number	Amount Due	Amount Collected
80. Suits for Recovery:			
(a) Pending at Close of Previous Period	595	$338,041.00	$
(b) Instituted During Period	1,099	577,514.00	
(c) Judgment Secured During Period	689	356,836.00	
(d) Settled Before Judgment During Period	342	180,125.00	
(e) Pending at Close of Current Period	663	378,594.00	
81. Wage Assignments Filed During Period	49	45,107.00	
82. Possessions of Chattels Obtained by Licensee:			
(a) By Legal Process or Contract Right			
(1) Household Goods	51	48,361.00	
(2) Automobiles	190	143,789.00	
(3) Other Chattels and Property	24	26,593.00	
(b) By Voluntary Surrender:			
(1) Household Goods	81	64,585.00	
(2) Automobiles	228	190,007.00	
(3) Other Chattels and Property	67	51,758.00	
83. Sales of Chattels by Licensee:			
(a) With Borrower's Consent	309	250,330.00	84,453.00
(b) Without Borrower's Consent	239	$145,766.00	$63,658.00

SMALL LOANS MADE DURING THE PERIOD

1960 - 1970

Year Ending	$ Amount Loans Made	Increase (Decrease)
June 30, 1960	$49,519,332.70	$ 4,959,570.39
June 30, 1961	48,221,946.42	(1,297,386.28)
June 30, 1962	48,609,248.13	387,301.71
June 30, 1963	48,430,920.63	(178,327.50)
June 30, 1964	69,799,330.00	21,368,409.00
June 30, 1965	73,928,622.00	4,129,292.00
June 30, 1966	73,807,714.00	(120,908.00)
June 30, 1967	63,482,762.00	(10,324,952.00)
June 30, 1968	66,161,952.00	2,679,190.00
June 30, 1969	68,982,700.00	2,820,748.00
June 30, 1970	68,213,495.00	(769,205.00)

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1970/71

ANNUAL REPORT

OF THE

CONSUMER FINANCE COMPANIES

1970-1971

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FRANKLIN J. STOWELL
Superintendent of Banks

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1971

License No.			
	AJO		
98	Exchange Finance Co. of Ajo	260 Pizal Street	(85321)
	BISBEE		
92	The City Loan & Finance Co.	6 Naco Road	(85603)
112	Exchange Finance Co. of Bisbee	Naco Highway & Highway 92	(85603)
	CASA GRANDE		
146	Pacific Finance Loans	414 North Marshall	(85222)
	CHANDLER		
277	Community Finance Corp. of Chandler	1088 N. Arizona Ave.	(85224)
350	Credithrift of America, Inc.	51 East Boston	(85224)
454	Pacific Finance Loans	95 West Boston	(85224)
	CLIFTON		
420	Exchange Finance Co. of Clifton	North Coronado Boulevard	(85533)
58	Family Finance Co. of Clifton	North Coronado Boulevard	(85533)
	COOLIDGE		
440	Pacific Finance Loans	170 S. Arizona Boulevard	(85228)
	DOUGLAS		
23	The City Loan & Finance Co.	531 - 11th Street	(85607)
396	Exchange Finance Co. of Douglas	1008 - G Avenue	(85607)
63	Family Finance Co. of Douglas	547 - 10th Street	(85607)
502	Interstate Securities Co., Inc.	1109 - G Avenue	(85607)
151	Pacific Finance Loans	527 - 10th Street	(85607)
	ELOY		
405	Pacific Finance Loans	516 North Main Street	(85231)
401	Valley Loan Company, Inc.	317 North Main Street	(85231)
	FLAGSTAFF		
272	AVCO Financial Services of Flagstaff, Inc.	2529 East Seventh St.	(86001)
268	Beneficial Finance Co. of Flagstaff	117 East Aspen	(86001)
201	Exchange Finance Co. of Flagstaff	113 North Beaver	(86001)
45	Family Finance Co. of Flagstaff	113 West Birch	(86001)
503	Interstate Securities Co., Inc.	8 North Leroux	(86001)
122	Pacific Finance Loans	117 West Birch	(86001)
176	Public Finance Corp. of Flagstaff	123 East Aspen	(86001)
	GLENDALE		
244	Aetna Finance Co.	5717 West Glendale Avenue	(85301)
315	AVCO Financial Services of Glendale, Inc.	5233 W. Glendale Ave.	(85301)
34	Beneficial Finance Co. of Arizona	5613 West Glendale Avenue	(85301)
510	Budget Finance Plan	4742 West Glendale Avenue	(85301)
494	Century Finance Co. No. 2 of Phoenix	3560 West Glendale Avenue	(85301)
136	Exchange Finance Co. of Glendale	5549 West Glendale Avenue	(85301)
150	Household Finance Corp. of Glendale	5809 West Glendale Avenue	(85301)
267	Medical Loan Corp.	6829 North 58th Avenue	(85301)
489	Model Finance Co. of Glendale	5316 West Glendale Avenue	(85301)
156	North American Finance Co.	5740 West Glendale Avenue	(85301)
8	Northside Loan Co.	Sands Building	(85301)
463	Pacific Finance Loans	5605 West Glendale Avenue	(85301)
512	Postal Finance Company	5413 West Glendale Avenue	(85301)
142	Public Finance Corp. of Glendale	7029 North 57th Drive	(85301)

License No.

GLOBE

137	Exchange Finance Co. of Globe-Miami	378 North Broad	(85501)
47	Family Finance Co. of Globe	401 North Broad	(85501)
374	Interstate Securities Co., Inc.	395 North Broad	(85501)

HOLBROOK

483	Inland Western Finance Co.	152 West Arizona Boulevard	(86025)

KEARNY

317	Superior Loan Company	366 Aladen Road	(85237)

KINGMAN

385	American Finance Corp. of Kingman	315 East Oak Street	(86401)
409	AVCO Financial Services of Kingman, Inc.	419 East Beale	(86401)
437	Interstate Securities Co., Inc.	809 Beale Street	(86401)

MAMMOTH

107	Superior Loan Company	Main Street	(85619)

MESA

88	Aetna Finance Co.	106 South McDonald	(85201)
39	American Finance Corp. of Maricopa	439 West Main Street	(85201)
274	Associates Financial Services of Arizona, Inc.	213 West Main Street	(85201)
41	AVCO Financial Services of Mesa, Inc.	261 West Main Street	(85201)
10	Beneficial Finance Co. of Mesa	41 West Main Street	(85201)
40	Budget Finance Plan	147 West Main Street	(85201)
359	Credithrift of America, Inc. No. 3	27 South Stapley Drive	(85201)
413	Dial Finance Co. of Mesa	32 South McDonald	(85201)
315	G.A.C. Finance Corp. of Mesa	19 West Main Street	(85201)
159	Household Finance Corp. of Mesa	31 South MacDonald	(85201)
505	Interstate Securities Co., Inc.	20 North Country Club	(85201)
469	Liberty Loan Corp. of Mesa	36 South MacDonald	(85201)
477	Model Finance Co. of Mesa	424 West Main Street	(85201)
160	Pacific Finance Loans	41 East Main Street	(85201)
479	Southwestern Investment Co.	1812 West Main Street	(85201)

NOGALES

139	The City Loan & Finance Co.	219 Morley Avenue	(85621)
342	State Securities Inc. No. 43	316 Grand Avenue	(85621)

PHOENIX

492	Aetna Finance Co.	4815 North Central	(85012)
56	Aetna Finance Co.	502 West Washington	(85003)
351	American Finance Corp.	2914 North Central Avenue	(85012)
24	American Finance Corp. of Maricopa	163 West Camelback Road	(85013)
158	Arizona Finance Co.	706 West Washington	(85007)
271	Associates Financial Servcies of Arizona, Inc.	2643 W. Bethany Home	(85017)
251	Associates Financial Services of Arizona, Inc.	1826 N. Central Ave.	(85012)
7	AVCO Financial Services One, Inc.	1800 West Bethany Home	(85015)
347	AVCO Financial Services of Maricopa, Inc.	1625 E. Camelback Road	(85016)
28	AVCO Financial Services of Phoenix, Inc.	26 West Osborn	(85013)
2	Beneficial Finance Co. of Phoenix	31 West Adams	(85003)
356	Beneficial Finance Co. of Phoenix	2007-A W. Bethany Home	(85015)
117	Beneficial Finance Co. of Phoenix	1716 East McDowell Road	(85006)
510	Budget Finance Plan	1437 East Camelback Road	(85016)
301	C.I.T. Financial Services, Inc. of Arizona	1040 East Camelback Road	(85014)
436	Century Finance Co. of Phoenix	1737 East McDowell Road	(85006)

License No.

PHOENIX (Continued)

License No.			
193	Commercial Credit Plan, Inc.	130 West Osborn Road	(85013)
406	Commercial Credit Plan, Inc.	4242 East Thomas Road	(85018)
493	Community Finance Corp. of North Central	4742 Norh Central Ave.	(85012)
257	Community Finance Corp. of Phoenix	1318 North Central Avenue	(85004)
471	Community Finance Corp. of Maricopa County	3182 E. Indian School Road	(85016)
349	Credithrift of America, Inc.	527 East Camelback Road	(85012)
361	Credithrift of America, Inc. No. 3	2619 West Bethany Home Road	(85017)
464	Credithrift of America, Inc.	4726 East Indian School Road	(85016)
414	Dial Finance Co. of Arizona	27 South Central Avenue	(85004)
279	Dial Finance Co. of Maricopa	1743 East McDowell Road	(85006)
415	Dial Finance Co. of Phoenix	1025 North Central Avenue	(85004)
369	Dial Finance Co. of Phoenix No. 1	2412 West Indian School	(85015)
461	Dial Finance Co. of Phoenix No. 2	321 East Camelback Road	(85012)
389	Exchange Finance Co. of Arizona	1302 North First Street	(85004)
30	Family Loan Co., Inc.	1610 East Van Buren	(85006)
209	Fidelity Finance Co.	142 South Central Avenue	(85004)
490	Ford Motor Credit Co.	3033 North Central Avenue	(85012)
314	G.A.C. Finance Corp.	324 North Central Avenue	(85004)
240	General Finance Co.	100 West Clarendon	(85013)
455	Homemakers Loan & Consumer Disc. Co.	2721 North Central Ave.	(85004)
20	Household Finance Corp.	5 West Monroe	(85003)
391	Household Finance Corp. of Phoenix	1903 East Camelback Road	(85016)
241	Household Finance Corp. of Phoenix	5018 North Central Avenue	(85012)
376	Household Finance Corp of Phoenix	6006 South Central Avenue	(85040)
327	Household Finance Corp. of Phoenix	1724 West Montebello	(85015)
382	Household Finance Corp. of Phoenix	4557 East Thomas Road	(85018)
482	Inland Western Finance Company	1117 East Camelback Road	(85014)
311	Interstate Securities Co., Inc.	1029 North Central Avenue	(85004)
185	Liberty Loan Corp. of Arizona	1829 West Indian School	(85015)
264	Liberty Loan Corp. of Phoenix	1337 East McDowell Road	(85006)
297	Model Finance Co. of Camelback	1041 East Camelback Road	(85014)
270	Model Finance Co. of E. Van Buren	1319 East Van Buren	(85006)
219	Model Finance Co. of Phoenix	846 North Seventh Avenue	(85007)
75	Model Finance Co. of West Phoenix	4130 North 27th Avenue	(85017)
37	Nationwide Finance Co. of E. Thomas	3832 East Thomas Road	(85018)
307	Nationwide Finance Co. of Maryvale	3826 West Indian School	(85031)
90	Nationwide Finance Co. of Phoenix	1127 North First Street	(85004)
221	North American Finance Co.	513 East Camelback Road	(85012)
9	Pacific Finance Loans	704 North 7th Avenue	(85007)
152	Pacific Finance Loans	3033 North 24th Street	(85016)
246	Pacific Finance Loans	4815 North 27th Avenue	(85017)
432	Pacific Finance Loans	5817 South Central Avenue	(85040)
439	Pacific Finance Loans	520 East Dunlap Avenue	(85020)
446	Pacific Finance Loans	5038 West Indian School	(85031)
375	Phoenix Finance Co.	2425 East Thomas Road	(85015)
14	Postal Finance Co.	15 South First Street	(85004)
363	Postal Finance Co.	1912 East Camelback Road	(85018)
472	Postal Finance Co.	3201 North Central Avenue	(85012)
259	Postal Finance Co.	1816 West Bethany Home Road	(85015)
67	Public Finance Corp. of Phoenix No. 2	1606 East Camelback Road	(85016)
102	Public Finance Corp. of Phoenix No. 2	4733 North Central Avenue	(85012)
291	Public Finance Corp. of Phoenix No. 2	4211 West Thomas Road	(85019)
114	Southwestern Investment Co.	823 North First Street	85004)
429	Southwestern Investment Co.	3505 East Thomas Road	(85018)
475	Southwestern Investment Co.	5845 West Indian School Road	(85031)
337	Termplan, Incorporated	5020 North Seventh Street	(85004)
491	U.I.C. Co.	111 West Osborn	(85013)
316	Union Finance Co.	3608 North Sixteenth Street	(85016)
383	Universal Finance Co.	777 East Camelback Road	(85014)
434	Western American Loan Co., Inc.	3616 North 16th Street	(85016)

License No.

PRESCOTT

404	AVCO Financial Services of Prescott, Inc.	105 North Cortez	(86301)
42	Beneficial Finance Co. of Prescott	229 West Gurley	(86301)
377	Credithrift of America, Inc. No. 2	141 South Cortez	(86301)
153	Pacific Finance Loans	401 West Gurley	(86301)

SAFFORD

339	AVCO Financial Services of Safford, Inc.	525 Main Street	(85546)
486	Inland Western Finance Co.	608 Main Street	(85546)

SAN MANUEL

208	Family Finance Co. of San Manuel	Arcade Building	(85631)

SCOTTSDALE

275	Associates Financial Services of Arizona, Inc.	1133 North Scottsdale Road	(85257)
333	AVCO Financial Services of Scottsdale, Inc.	2801 "F" North Scottsdale Road	(85257)
323	Liberty Loan Corp. of Scottsdale	6905 East McDowell Road	(85257)
431	Pacific Finance Loans	1915 North Scottsdale Road	(85257)
282	Scottsdale Finance Co.	1336 North Scottsdale Road	(85257)

SIERRA VISTA

447	AVCO Financial Services of Sierra Vista, Inc.	108 Fry Boulevard S.W.	(85635)
200	Exchange Finance Co. of Sierra Vista	El Coronado Shops	(85635)
456	Household Finance Corp. of Sierra Vista	300 Fry Boulevard	(85635)

SUPERIOR

36	Superior Loan Co.	28 North Magma	(85273)

TEMPE

35	Beneficial Finance Co. of Arizona	16 East Fifth Street	(85281)
484	Inland Western Finance Company	807 Mill Avenue	(85281)
476	Pacific Finance Loans	57 East Broadway	(85281)

TUCSON

65	Aetna Finance Co.	2113 South Sixth Avenue	(85713)
57	Aetna Finance Co.	72 South Stone Avenue	(85701)
352	American Finance Corp. of Tucson	63 South Stone Avenue	(85701)
353	American Finance Corp. of Tucson	5726 East Broadway	(85711)
354	American Finance Corp. of Tucson	3352 South Sixth Avenue	(85713)
321	Associates Financial Services of Arizona, Inc.	4635 East Broadway	(85711)
166	AVCO Financial Services of Tucson Two, Inc.	2343 East Broadway	(85711)
408	AVCO Financial Services of Pima County, Inc.	6243 East 22nd Street	(85710)
3	Beneficial Finance Co. of Arizona	12 West Congress	(85701)
182	Beneficial Finance Co. of Arizona	4662 East Speedway	(85716)
511	Budget Finance Plan	6355 East 22nd Street	(85710)
302	C.I.T. Financial Services, Inc. of Arizona	2436 East Broadway	(85719)
194	Commercial Credit Plan, Inc.	5637 East Broadway	(85711)
224	Community Finance Corp.	2336 South Sixth Avenue	(85713)
225	Community Finance Corp. of Tucson	3950 East Speedway	(85716)
416	Dial Finance Co. of Tucson	76 South Stone Avenue	(85701)
284	Dial Finance Co. of Tucson No. 1	2402 East Broadway	(85719)
248	Exchange Finance Co. of Tucson	2617 East Broadway	(85716)
50	Family Finance Co. of Tucson	801 East Broadway	(85719)
234	G.A.C. Finance Corp. of Tucson	4514 East Broadway	(85711)

License No.

TUCSON (Continued)

26	Household Finance Corp.	121 East Congress	(85719)
256	Household Finance Corp. of Tucson	6339 East Broadway	(85710)
118	Interstate Securities Co., Inc.	2221-A East Broadway	(85719)
310	Interstate Securities Co., Inc.	910 South Craycroft	(85711)
276	Liberty Loan Corp. of Arizona	2549 East Broadway	(85716)
329	Model Finance Co. of Tucson	529 North Stone Avenue	(85705)
318	Nationwide Finance Co. of Tucson	2235 East Broadway	(85719)
237	North American Finance Co.	68 South Stone Avenue	(85701)
163	Pacific Finance Loans	4665 East Broadway	(85711)
25	Pacific Finance Loans	2629 East Broadway	(85701)
468	Postal Finance Co.	100 East Alameda	(85701)
364	Postal Finance Co.	64 South Stone Avenue	(85701)
101	Public Finance Corp. of Phoenix No. 2	3759 East Speedway	(85716)
222	Public Finance Corp. of Phoenix No. 2	33 East Broadway	(85701)
145	Southwestern Investment Co.	1101 East Broadway	(85719)
430	Southwestern Investment Co.	5336 East 22nd Street	(85711)
338	Termplan, Incorporated	2334 East Broadway	(85719)
16	Tucson Finance Co.	47 South Sixth Avenue	(85701)

WILLCOX

485	Inland Western Finance Company	190 North Curtis	(85643)

WINSLOW

51	Family Finance Co. of Winslow	114 East Second Street	(86047)
147	Pacific Finance Loans	113 Warren Avenue	(86047)

YUMA

170	American Finance Corp.	1628 Fourth Avenue	(85364)
181	Beneficial Finance Co. of Mesa	849 Fourth Avenue	85364)
52	Family Finance Co. of Yuma	204 Madison Avenue	(85364)
421	Family Finance Co. (Uptown)	1101 Fourth Avenue	(85364)
149	Household Finance Corp. of Yuma	333 Main Street	(85364)
457	Interstate Securities Co., Inc.	340 - 24th Street	(85364)
210	Liberty Loan Corp. of Yuma	350 West 16th Street	(85364)
128	Pacific Finance Loans	1624 Fourth Avenue	(85364)
82	Public Finance Corp. of Phoenix No. 2	1418 Fourth Avenue	(85364)
319	Valley Credit Co.	1304 Fourth Avenue	(85364)

CONSUMER FINANCE COMPANIES

June 30, 1971

188 Licensed as branches or subsidiaries of 30 Interstate Companies

Name	Location	Number
Acceptance Finance Co.	St. Louis, Missouri	4
American Finance Management Corp.	Silver Springs, Maryland	8
American Investment Co. of Illinois	St. Louis, Missouri	8
Associates Investment Company	South Bend, Indiana	5
AVCO Financial Services, Inc.	Newport Beach, California	13
Beneficial Management Corp.	Morristown, New Jersey	11
Budget Finance Plan, Inc.	Los Angeles, California	4
C.I.T. Financial Services, Inc.	New York, New York	2
Century Acceptance Corp.	Kansas City, Missouri	2
Commercial Credit Plan, Inc.	Baltimore, Maryland	3
Credithrift Financial Corp.	Evansville, Indiana	6
Dial Finance Co.	Des Moines, Iowa	8
Family Finance Management Corp.	Miami, Florida	6
Fidelity Acceptance Corp.	Minneapolis, Minnesota	10
Ford Motor Credit Company	Dearborn, Michigan	1
General Acceptance Corp.	Allentown, Pennsylvania	3
Homemakers Loan & Consumer Disc. Co.	New York, New York	1
Household Finance Corp.	Chicago, Illinois	12
ITT Aetna Corp.	St. Louis, Missouri	6
Industrial Finance & Thrift Corp.	New Orleans, Louisiana	12
Interstate Securities Co.	Kansas City, Missouri	9
Liberty Loan Corp.	St. Louis, Missouri	6
Model Finance Co.	Phoenix, Arizona	8
North American Finance Co.	St. Louis, Missouri	3
Postal Finance Co.	Sioux City, Iowa	7
Rouda Finance Co.	San Francisco, California	1
Southwestern Investment Co.	Amarillo, Texas	6
State Securities, Inc.	Santa Fe, New Mexico	1
Transamerica Financial Corp.	Los Angeles, California	21
Union Investment Co.	Detroit, Michigan	1

11 Licensed as branches or subsidiaries of 3 Intrastate Companies

The City Loan & Finance Co.	Douglas, Arizona	3
Inland Western Finance Co.	Phoenix, Arizona	5
Superior Loan Company	Superior, Arizona	3

11 Licensed as Independent Companies

Arizona Finance Co.	Phoenix
Family Loan Co., Inc.	Phoenix
General Finance Corp.	Phoenix
Medical Loan Corp.	Glendale
Northside Loan Co., Inc.	Glendale
Phoenix Finance Co.	Phoenix
Tucson Finance Co.	Tucson
Universal Finance Co.	Phoenix
Valley Credit Co.	Yuma
Valley Loan Co.	Eloy
Western Am. Loan Co., Inc.	Phoenix

Total of 210 Licenses as of June 30, 1971

CONSUMER FINANCE COMPANIES

18 New Licenses Issued During Fiscal Year 1970-1971

License No.			Licensed
495	Valley Loan Company	Eloy	8-18-70
496	Aetna Finance Company	Glendale	9-30-70
497	Aetna Finance Company	Mesa	9-30-70
498	Aetna Finance Company	Phoenix	9-30-70
499	Aetna Finance Company	Phoenix	9-30-70
500	Aetna Finance Company	Tucson	9-30-70
501	Aetna Finance Company	Tucson	9-30-70
502	Interstate Securities Co., Inc.	Douglas	12-21-70
503	Interstate Securities Co., Inc.	Flagstaff	12-21-70
504	Interstate Securities Co., Inc.	Glendale	12-21-70
505	Interstate Securities Co., Inc.	Mesa	12-21-70
506	Interstate Securities Co., Inc.	Phoenix	12-21-70
507	Interstate Securities Co., Inc.	Tucson	12-21-70
508	Interstate Securities Co., Inc.	Yuma	12-21-70
509	Budget Finance Plan	Glendale	4-15-71
510	Budget Finance Plan	Phoenix	4-15-71
511	Budget Finance Plan	Tucson	4-15-71
512	Postal Finance Company	Glendale	6-23-71

CONSUMER FINANCE COMPANIES

30 Licenses Surrendered During Fiscal Year 1970-1971

License No.			Surrendered
228	G.A.C. Finance Corp.	Phoenix	7-2-70
49	Family Finance Co. of Superior	Superior	8-6-70
22	Budget Finance Plan	Phoenix	8-7-70
401	Valley Loan Co., Inc.	Eloy	8-18-70
56	Aetna Finance Co. of Phoenix	Phoenix	9-30-70
57	Aetna Finance Co. of Tucson	Tucson	9-30-70
65	Aetna Finance Co. of Mesa	Tucson	9-30-70
88	Aetna Finance Co. of Mesa	Mesa	9-30-70
244	Aetna Finance Co. of Glendale	Glendale	9-30-70
492	Aetna Finance Co. of Phoenix	Phoenix	9-30-70
458	Liberty Loan Corp.	Phoenix	12-7-70
93	Producers Finance Co. of Arizona	Mesa	12-21-70
172	Producers Finance Co. of Arizona	Phoenix	12-21-70
173	Producers Finance Co. of Arizona	Tucson	12-21-70
253	Producers Finance Co. of Flagstaff	Flagstaff	12-21-70
340	Producers Finance Co. of Yuma	Yuma	12-21-70
400	Producers Finance Co. of Glendale	Glendale	12-21-70
438	Producers Finance Co. of Douglas	Douglas	12-21-70
451	Family Finance Co. of Sierra Vista	Sierra Vita	1-6-71
507	Interstate Securities Co., Inc.	Tucson	1-7-71
506	Interstate Securities Co., Inc.	Phoenix	1-28-71
508	Interstate Securities Co., Inc.	Yuma	1-28-71
110	Associates Financial Services Co. of Arizona	Yuma	3-29-71
355	Budget Finance Plan	Tucson	4-15-71
357	Budget Finance Plan of Phoenix	Phoenix	4-15-71
422	Budget Finance Plan of Phoenix No. 3	Glendale	4-15-71
106	American Finance Corp. of Camelback	Phoenix	5-11-71
487	Inland Western Finance Co.	Tucson	5-13-71
211	North American Finance Co.	Yuma	5-14-71
504	Interstate Securities Co., Inc.	Glendale	6-28-71

COMPOSITE ANNUAL SMALL LOAN REPORT

For the period ended June 30, 1971

TO

SUPERINTENDENT OF BANKS

Number of licensees June 30, 1971 — 210

Number of licensees June 30, 1970 — 222

SCHEDULE B — BALANCE SHEET

ASSETS	June 30, 1970 Small Loan Business	June 30, 1971 Small Loan Business	June 30, 1971 6%-8% Loan Business	June 30, 1971 Sales-Finance Business	June 30, 1971 Total
7. Receivable:					
(a) Gross Amount	$69,804,558.00	$72,187,696.00	$34,797,394.00	$52,158,078.00	$159,143,168.00
(b) Less: Unearned Charges or Interest	10,818,325.00	11,504,242.00	4,405,100.00	9,292,873.00	25,202,215.00
(c) Less: Reserve for Bad Debts	2,115,984.00	2,143,047.00	727,488.00	1,202,747.00	4,073,282.00
(d) Net Receivables	56,870,249.00	58,540,407.00	29,664,806.00	41,662,458.00	129,867,671.00
8. Cash in Office and Banks	2,091,294.00	1,661,102.00	383,437.00	593,223.00	2,637,762.00
9. Real Estate (less Reserve for depreciation—building)	69,113.00	33,837.00	—0—	19,930.00	53,767.00
10. Furniture, fixtures, equipment (less Reserve for depreciation)	383,298.00	353,422.00	158,093.00	71,434.00	582,949.00
11. Deferred charges or prepaid expense	93,514.00	234,997.00	16,763.00	19,657.00	271,417.00
12. Other assets:					
(a) Organization or Development Expense	243,550.00	261,500.00	5,190.00	3,266.00	269,956.00
(b) Cost of Financing	33,861.00	19,060.00	—0—	—0—	19,060.00
(c) Other	2,004,312.00	273,859.00	123,574.00	276,812.00	674,245.00
13. Total Assets	$61,789,191.00	$61,378,184.00	$30,351,863.00	$42,646,780.00	$134,376,827.00

SCHEDULE B — BALANCE SHEET (Continued)

LIABILITIES AND CAPITAL	June 30, 1971
14. Accounts and Notes Payable:	
(a) Banks	$ 1,313,923.00
(b) Due to Parent Company or Affiliate	88,425,781.00
(c) Other Short Term Notes and Accounts	1,550,622.00
15. Bonds and Long Term Notes	643,478.00
16. Other Liabilities:	
(a) Accrued Expenses	1,507,739.00
(b) Other Expense Reserves	1,351,137.00
17. Branch Office Capital	12,702,334.00
18. Net Worth (If Individual or Partnership)	129,886.00
19. Capital Stock: (If Corporation)	
(a) Preferred	909,957.00
(b) Common	4,304,873.00
20. Appropriated Surplus or Capital Reserves	4,374,968.00
21. Surplus (Including Undivided Profits)	17,162,129.00
22. Total Liabilities and Capital	$134,376,827.00

SCHEDULE C — STATEMENT OF INCOME AND EXPENSE

For the period from July 1, 1970 to June 30, 1971

GROSS INCOME	Small Loan Business	6%-8% Loan Business	Sales Finance Business	Total
23. Charges or Interest Collected and Earned	$14,842.910.00	$3,645,770.00	$5,641,194.00	$24,129,874.00
24. Delinquency Charges Collected	612,747.00	272,966.00	203,263.00	1,088,976.00
25. All types Insurance			136,435.00	136,435.00
26. Collections on Accts' Previously Charged Off	228,414.00	38,582.00	20,517.00	287,513.00
27. Interest on Bank Balances	10,467.00	229.00	594.00	11,290.00
28. Other Income	95,146.00	12,950.00	174,541.00	282,637.00
29. Total Gross Income	$15,789,684.00	$3,970,497.00	$6,176,544.00	$25,936,725.00

SCHEDULE C — STATEMENT OF INCOME AND EXPENSE

For the period from July 1, 1970 to June 30, 1971

EXPENSES OF CONDUCTING BUSINESS		Small Loan Business	6% - 8% Loan Business	Sales Finance Business	Total
30. Advertising	2,17%	$ 284,886.00	$ 106,500.00	$ 18,348.00	$ 409,734.00
31. Auditing	.68	89,655.00	12,408.00	54,597.00	156,660.00
32. Bad Debts or Reserve for Bad Debts	19.57	2,572,097.00	497,770.00	566,890.00	3,636,757.00
33. Depreciation of Furniture, Fixtures and Equipment	.79	103,939.00	27,634.00	20,747.00	152,320.00
34. Expense, Sundry	2.29	301,357.00	57,944.00	53,188.00	412,489.00
35. Insurance and Fidelity Bonds	.33	43,108.00	70,057.00	13,917.00	127,082.00
36. Legal Fees and Disbursements	.87	114,478.00	35,429.00	17,645.00	167,552.00
37. Postage and Express	1.34	175,604.00	44,830.00	35,583.00	256,017.00
38. Printing, Stationery and Supplies	1.13	149,012.00	51,323.00	33,683.00	234,018.00
39. Rent	4.41	579,840.00	177,909.00	118,820.00	876,569.00
40. Salaries	27.37	3,597,931.00	995,109.00	776,498.00	5,369,538.00
41. Supervision and Administration	11.45	1,504,643.00	514,886.00	292,543.00	2,312,072.00
42. Taxes					
(a) Income Taxes	19.02	2,499,375.00	593,455.00	1,479,692.00	4,572,522.00
(b) Licenses and License Taxes	.43	56,430.00	8,881.00	4,483.00	69,794.00
(c) All Other Taxes	1.61	212,173.00	55,419.00	86,243.00	353,835.00
43. Telephone and Telegraph	3.37	442,771.00	124,756.00	103,112.00	670,639.00
44. Travel	1.37	179,923.00	47,828.00	62,634.00	290,385.00
45. Other Expenses of Conducting Business					
(a) Recording and Acknowledging Fees	.04	5,864.00	2,782.00	1,361.00	10,007.00
(b) Other	1.76	231,061.00	78,460.00	148,345.00	457,866.00
46. Total Expenses of Conducting Business (Not including interest on borrowed funds)	100.00%	13,144,147.00	3,503,380.00	3,888,329.00	20,535,856.00
47. Total Net Earnings Derived from Business (Before deducting interest on borrowed funds)		$ 2,645,537.00	$ 467,117.00	$2,288,215.00	$ 5,400,869.00

SCHEDULE D — RECONCILIATION OF SURPLUS OR NET EARNINGS

For the period from July 1, 1970 to June 30, 1971

48. Surplus Balance at End of Previous Period		$16,413,558.00
Additions:		
49. Total Net Earnings Derived from all Business	$ 5,400,869.00	
50. Other Credit to Surplus for the Period		
(a) Tax Adjustment	2,522,138.00	
(b) Net Income from Sale of Insurance In Connection With Small Loan and 6% - 8% Business	1,669,326.00	
(c) Other	1,496,076.00	
51. Total additions for the period	$11,088,409.00	
Deductions:		
52. Interest Paid	$ 6,488,360.00	
53. Amortization	43,850.00	
54. Dividends Paid During the Period	1,045,124.00	
55. Other Charges to Surplus for the Period	2,762,504.00	
56. Total Deductions for the Period	$10,339,838.00	
57. Net Additions to previous period's Surplus Balance		$ 748,571.00
58. Surplus Balance at End of Present Period per books		$17,162,129.00

SCHEDULE E — ANALYSIS OF ASSETS USED AND USEFUL IN BUSINESS

June 30, 1971

	Small Loan Business	6% - 8% Loan Business	Total Loan Business
59. Net Receivables	$58,540,407.00	$29,664,806.00	$88,205,213.00
60. Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	353,422.00	158,093.00	511,515.00
61. Real Estate (Less Reserve for Depreciation — Buildings)	33,837.00	—0—	33,837.00
62. Working Capital:			
(a) Cost of Acquiring Receivables Currently Outstanding	4,788,147.00	1,743,857.00	6,532,004.00
(b) Cash in Office and Banks	1,661,102.00	383,437.00	2,044,539.00
(c) Accounts Receivable	85,913.00	46,550.00	132,463.00
(d) Home Office Assets Apportioned to Branches	2,503,990.00	1,323,528.00	3,827,518.00
(e) Deferred Charges, such as Prepaid Insurance, License Taxes, and Bond Premiums	234,997.00	16,763.00	251,760.00
(f) Other	156,972.00	74,303.00	231,275.00
63. Going Concern Value:			
(a) Initial Cost of Establishment of Office (Survey and Expense of Development Period)	1,486,624.00	355,710.00	1,842,334.00
(b) Cost of Financing (Present Cost of Funds for Assets Used and Useful)	4,627,186.00	1,732,613.00	6,359,799.00
64. Total Assets Used and Useful	74,472,597.00	35,499,660.00	109,972,257.00
65. Total Assets Used and Useful — End of Previous Period	73,789,749.00	37,217,274.00	111,007,023.00
66. Average Total Assets Used and Useful	74,131,173.00	36,358,467.00	110,489,640.00
Net Earnings	$ 2,645,537.00	$ 467,117.00	$ 3,112,654.00
67. Percent of Net Earnings Derived from Business (Before deducting interest paid on borrowed funds)	3.57%	1.28%	2.82%

SCHEDULE F — ANALYSIS OF CHARGES

	Small Loan Business
68. Charges or Interest Collected and Earned during the period	$14,842,910.00
69. Average Net Amount of Outstanding Loans	58,831,008.00
70. Actual Monthly Rate Collected	2.10%

SCHEDULE G — ANALYSIS OF LOANS

ANALYSIS OF LOANS BY SIZE	Average Size Loan	Percent of Total Number Of Accounts	Percent of Total Amount Of Loan	Number Of Accounts	Amount Of Loan
71. Total Balances Outstanding (Less Unearned Charges) at Beginning of Period	$489.00			120,566	$58,936,283.00
72. Loans Made During the Period					
(a) Loans of $300.00 or Less		19.17	6.25	21,278	4,279,907.00
(b) Loans of $300.01 to $600		31.48	23.38	34,930	16,013,318.00
(c) Loans of $600.01 to $1,000		49.35	70.37	54,762	48,188,599.00
(d) Total Loans Made During the Period	$617.00	100.00%	100.00%	110,970	68,481,824.00
73. Loan Balances Purchased During the Period				13,591	7,389,956.00
74. Loan Balances Sold During the Period				6,719	3,692,936.00
75. Loan Balances Charged Off During the Period				6,547	2,808,362.00
76. Collections During the Period				111,813	67,623,311.00
77. Total Loan Balances Outstanding (Less Unearned Charges) at End of Period	$505.00			120,048	$60,683,454.00
ANALYSIS OF LOANS BY SECURITY					
78. Loans Made During the Period Based in Whole or in Larger Part on:					
(a) Chattel Mortgages on Household Goods	$705.00	42.21	48.24	46,837	33,035,434.00
(b) Automobiles	723.00	12.68	14.85	14,072	10,168,387.00
(c) Real Estate	842.00	1.09	1.48	1,207	1,016,213.00
(d) Other Chattels	616.00	4.29	4.28	4,758	2,930,460.00
(e) Unsecured Notes	479.00	36.40	28.23	40,390	19,334,000.00
(f) Endorsed and/or Co-Maker Notes	505.00	2.56	2.09	2,840	1,434,238.00
(g) Wage Assignments	600.00	.14	.14	159	95,369.00
(h) Other Considerations	662.00	.63	.69	707	467,723.00
(i) Total	$617.00	100.00%	100.00%	110,970	$68,481,824.00

SCHEDULE H — NON-PAYING DELINQUENT ACCOUNTS AS OF JUNE 30, 1971

	Small Loan Business	
	Number	Amount of Unpaid Balance of Notes
79. Accounts with no payments for:		
(a) Two Months	3,183	$1,764,958.00
(b) Three Months or More	6,908	3,546,224.00
(c) Total	10,091	$5,311,182.00

SCHEDULE I — SUITS, POSSESSIONS AND SALE OF CHATTELS

Note: A borrower's account may appear under any one or all of the classifications below.

	Small Loan Business		
	Number	Amount Due	Amount Collected
80. Suits for Recovery:			
(a) Pending at Close of Previous Period	663	$378,594.00	$
(b) Instituted During Period	868	510,911.00	
(c) Judgment Secured During Period	582	328,509.00	
(d) Settled Before Judgment During Period	—	—	
(e) Pending at Close of Current Period	949	560,996.00	
81. Wage Assignments Filed During Period	186	97,965.00	
82. Possessions of Chattels Obtained by Licensee:			
(a) By Legal Process or Contract Right			
(1) Household Goods	22	13,186.00	
(2) Automobiles	124	97,928.00	
(3) Other Chattels and Property	14	13,060.00	
(b) By Voluntary Surrender:			
(1) Household Goods	83	59,682.00	
(2) Automobiles	259	213,306.00	
(3) Other Chattels and Property	27	20,939.00	
83. Sales of Chattels by Licensee:			
(a) With Borrower's Consent	253	190,505.00	65,247.00
(b) Without Borrower's Consent	225	$138,710.00	$70,350.00

SMALL LOANS MADE DURING THE PERIOD

1961-1971

Year Ending	$ Amount Loans Made	Increase (Decrease)
June 30, 1961	$48,221,946.42	$ (1,297,386.28)
June 30, 1962	48,609,248.13	387,301.71
June 30, 1963	48,430,920.63	(178,327.50)
June 30, 1964	69,799,330.00	21,368,409.00
June 30, 1965	73,928,622.00	4,129,292.00
June 30, 1966	73,807,714.00	(120,908.00)
June 30, 1967	63,482,762.00	(10,324,952.00)
June 30, 1968	66,161,952.00	2,679,190.00
June 30, 1969	68,982,700.00	2,820,748.00
June 30, 1970	68,213,495.00	(769,205.00)
June 30, 1971	68,481,824.00	268,329.00

1971/72

ANNUAL REPORT

OF THE

CONSUMER FINANCE COMPANIES

1971-1972

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AT URBANA-CHAMPAIGN

FRANKLIN J. STOWELL
Superintendent of Banks

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1972

License No.		
	AJO	
98	Exchange Finance Co. of Ajo	260 Pizal Street (85321)
	BISBEE	
92	The City Loan & Finance Co.	6 Naco Road (85603)
112	Exchange Finance Co. of Bisbee	Naco Highway & Highway 92 (85603)
	CASA GRANDE	
535	Household Finance Corp.	1444 East Florence (85222)
146	Pacific Finance Loans	414 North Marshall (85222)
	CHANDLER	
350	Credithrift of America, Inc.	51 East Boston (85224)
454	Pacific Finance Loans	95 West Boston (85224)
	CLIFTON	
420	Exchange Finance Co. of Clifton	North Coronado Boulevard (85533)
58	Family Finance Co. of Clifton	North Coronado Boulevard (85533)
	COOLIDGE	
440	Pacific Finance Loans	170 S. Arizona Boulevard (85228)
	DOUGLAS	
23	The City Loan & Finance Co.	531 - 11th Street (85607)
396	Exchange Finance Co. of Douglas	1008 - G Avenue (85607)
63	Family Finance Co. of Douglas	547 - 10th Street (85607)
502	Interstate Securities Co., Inc.	1109 - G Avenue (85607)
151	Pacific Finance Loans	527 - 10th Street (85607)
	ELOY	
405	Pacific Finance Loans	516 North Main Street (85231)
	FLAGSTAFF	
272	AVCO Financial Services of Flagstaff, Inc.	2529 East Seventh St. (86001)
268	Beneficial Finance Co. of Flagstaff	117 East Aspen (86001)
201	Exchange Finance Co. of Flagstaff	113 North Beaver (86001)
45	Family Finance Co. of Flagstaff	113 West Birch (86001)
503	Interstate Securities Co., Inc.	8 North Leroux (86001)
122	Pacific Finance Loans	117 West Birch (86001)
176	Public Finance Corp. of Flagstaff	123 East Aspen (86001)
	GLENDALE	
244	Aetna Finance Co.	5717 West Glendale Avenue (85301)
315	AVCO Financial Services of Glendale, Inc.	5233 West Glendale Avenue (85301)
34	Beneficial Finance Co. of Arizona	5613 West Glendale Avenue (85301)
510	Budget Finance Plan	4742 West Glendale Avenue (85301)
494	Century Finance Co. No. 2 of Phoenix	3560 West Glendale Avenue (85301)
136	Exchange Finance Co. of Glendale	5549 West Glendale Avenue (85301)
528	Family Finance Co. of Glendale	7016 North 54th Avenue (85301)
150	Household Finance Corp. of Glendale	5809 West Glendale Avenue (85301)
489	Model Finance Co. of Glendale	5316 West Glendale Avenue (85301)
513	North American Finance Co.	5740 West Glendale Avenue (85301)
8	Northside Loan Co.	Sands Building (85301)
463	Pacific Finance Loans	5605 West Glendale Avenue (85301)
512	Postal Finance Company	5413 West Glendale Avenue (85301)
142	Public Finance Corp. of Glendale	7029 North 57th Drive (85301)

License No.

GLOBE

137	Exchange Finance Co. of Globe-Miami	378 North Broad (85501)
47	Family Finance Co. of Globe	401 North Broad (85501)
374	Interstate Securities Co., Inc.	395 North Broad (85501)

HOLBROOK

483	Inland Western Finance Co.	152 West Arizona Boulevard (86025)

KEARNY

317	Superior Loan Company	366 Aladen Road (85237)

KINGMAN

385	American Finance Corp. of Kingman	315 East Oak Street (86401)
409	AVCO Financial Services of Kingman, Inc.	419 East Beale (86401)
437	Interstate Securities Co., Inc.	809 Beale Street (86401)

LAKE HAVASU CITY

529	Interstate Securities Co., Inc.	344 Crystal Avenue (86403)

MAMMOTH

107	Superior Loan Company	Main Street (85619)

MESA

88	Aetna Finance Co.	106 South MacDonald (85201)
39	American Finance Corp. of Maricopa	439 West Main Street (85201)
274	Associates Financial Services of Arizona, Inc.	213 West Main Street (85201)
41	AVCO Financial Services of Mesa, Inc.	261 West Main Street (85201)
10	Beneficial Finance Co. of Mesa	41 West Main Street (85201)
40	Budget Finance Plan	147 West Main Street (85201)
277	Community Finance Corp. of Chandler	62 South Mesa Drive (85202)
359	Credithrift of America, Inc. No. 3	27 South Stapley Drive (85201)
413	Dial Finance Co. of Mesa	32 South MacDonald (85201)
526	Family Finance Co. of Mesa	332 East University (85201)
315	G.A.C. Finance Inc. of Arizona	19 West Main Street (85201)
159	Household Finance Corp. of Mesa	31 South MacDonald (85201)
505	Interstate Securities Co., Inc.	20 North Country Club (85201)
469	Liberty Loan Corp. of Mesa	36 South MacDonald (85201)
477	Model Finance Co. of Mesa	424 West Main Street (85201)
160	Pacific Finance Loans	41 East Main Street (85201)
524	Public Finance Corp. of Phoenix #2	1846 West Broadway (85202)
479	Southwestern Investment Co.	1812 West Main Street (85201)

NOGALES

139	The City Loan & Finance Co.	219 Morley Avenue (85621)
342	State Securities Inc. No. 43	316 Grand Avenue (85621)

PHOENIX

492	Aetna Finance Co.	4815 North Central (85012)
56	Aetna Finance Co.	502 West Washington (85003)
351	American Finance Corp.	2914 North Central Avenue (85012)
24	American Finance Corp. of Maricopa	163 West Camelback Road (85013)
158	Arizona Finance Co.	706 West Washington (85007)
271	Associates Financial Services of Arizona, Inc.	2643 W. Bethany Home (85017)
251	Associates Financial Services of Arizona, Inc.	1826 N. Central Ave. (85012)
7	AVCO Financial Services One, Inc.	1800 West Bethany Home (85015)
347	AVCO Financial Services of Maricopa, Inc.	1625 E. Camelback Road (85016)
28	AVCO Financial Services of Phoenix, Inc.	26 West Osborn (85013)
527	AVCO Financial Services of Maricopa, Inc.	31 East Thomas (85015)
2	Beneficial Finance Co. of Phoenix	31 West Adams (85003)
356	Beneficial Finance Co. of Phoenix	2007-A W. Bethany Home (85015)
117	Beneficial Finance Co. of Phoenix	1716 East McDowell Road (85006)
510	Budget Finance Plan	1437 East Camelback Road (85016)
301	C.I.T. Financial Services, Inc. of Arizona	1040 East Camelback Road (85014)
436	Century Finance Co. of Phoenix	1737 East McDowell Road (85006)
517	Century Finance Co. of Phoenix	4006 East Indian School Road (85018)

License No.

PHOENIX (Continued)

License No.		
193	Commercial Credit Plan, Inc.	130 West Osborn Road (85013)
406	Commercial Credit Plan, Inc.	4242 East Thomas Road (85018)
257	Community Finance Corp. of Phoenix	1318 North Central Avenue (85004)
471	Community Finance Corp. of Maricopa County	3182 E. Indian School Road (85016)
349	Credithrift of America, Inc.	527 East Camelback Road (85012)
361	Credithrift of America, Inc. No. 3	2619 West Bethany Home Road (85017)
464	Credithrift of America, Inc.	4726 East Indian School Road (85016)
414	Dial Finance Co. of Arizona	27 South Central Avenue (85004)
279	Dial Finance Co. of Maricopa	1743 East McDowell Road (85006)
415	Dial Finance Co. of Phoenix	1025 North Central Avenue (85004)
369	Dial Finance Co. of Phoenix No. 1	3153 West Indian School (85015)
461	Dial Finance Co. of Phoenix No. 2	321 East Camelback Road (85012)
525	Dial Finance Co. of Phoenix No. 3	3630 East Thomas Road (85018)
389	Exchange Finance Co. of Arizona	1302 North First Street (85004)
522	Family Finance Co. of Phoenix	2947 West Indian School (85017)
519	Family Finance Co. of Camelback	6027 North Seventh Street (85014)
30	Family Loan Co., Inc.	1610 East Van Buren (85006)
209	Fidelity Finance Co.	3840 N. 16th Street (85016)
490	Ford Motor Credit Co.	3033 North Central Avenue (85012)
314	G.A.C. Finance Inc. of Arizona	324 North Central Avenue (85004)
240	General Finance Co.	100 West Clarendon (85013)
455	Homemakers Loan & Consumer Disc. Co.	2721 North Central Ave. (85004)
20	Household Finance Corp.	5 West Monroe (85003)
391	Household Finance Corp. of Phoenix	1903 East Camelback Road (85016)
241	Household Finance Corp. of Phoenix	5018 North Central Avenue (85012)
376	Household Finance Corp. of Phoenix	6006 South Central Avenue (85040)
327	Household Finance Corp. of Phoenix	1724 West Montebello (85015)
382	Household Finance Corp. of Phoenix	4557 East Thomas Road (85018)
482	Inland Western Finance Company	1117 East Camelback Road (85014)
311	Interstate Securities Co., Inc.	1029 North Central Avenue (85004)
185	Liberty Loan Corp. of Arizona	1829 West Indian School (85015)
264	Liberty Loan Corp. of Phoenix	1337 East McDowell Road (85006)
297	Model Finance Co. of Camelback	1041 East Camelback Road (85014)
270	Model Finance Co. of E. Van Buren	1319 East Van Buren (85006)
219	Model Finance Co. of Phoenix	846 North Seventh Avenue (85007)
75	Model Finance Co. of West Phoenix	4130 North 27th Avenue (85017)
37	Nationwide Finance Co. of E. Thomas	3832 East Thomas Road (85018)
307	Nationwide Finance Co. of Maryvale	3826 West Indian School (85031)
90	Nationwide Finance Co. of Phoenix	820 N. Central Ave. (85004)
514	North American Finance Co.	513 East Camelback Road (85012)
9	Pacific Finance Loans	704 North 7th Avenue (85007)
152	Pacific Finance Loans	3033 North 24th Street (85016)
246	Pacific Finance Loans	4815 North 27th Avenue (85017)
432	Pacific Finance Loans	5817 South Central Avenue (85040)
439	Pacific Finance Loans	520 East Dunlap Avenue (85020)
446	Pacific Finance Loans	5038 West Indian School (85031)
14	Postal Finance Co.	15 South First Street (85004)
363	Postal Finance Co.	1912 East Camelback Road (85018)
472	Postal Finance Co.	3201 North Central Avenue (85012)
259	Postal Finance Co.	1816 West Bethany Home Road (85015)
67	Public Finance Corp. of Phoenix No. 2	1606 East Camelback Road (85016)
102	Public Finance Corp. of Phoenix No. 2	4733 North Central Avenue (85012)
291	Public Finance Corp. of Phoenix No. 2	4211 West Thomas Road (85019)
114	Southwestern Investment Co.	823 North First Street (85004)
429	Southwestern Investment Co.	3505 East Thomas Road (85018)
475	Southwestern Investment Co.	5845 West Indian School Road (85031)
520	Southwestern Investment Co.	3411 West Northern Avenue (85021)
337	Termplan, Incorporated	5020 North Seventh Street (85004)
491	U.I.C. Co.	111 West Osborn (85013)
316	Union Finance Co.	3608 North Sixteenth Street (85016)
434	Western American Loan Co., Inc.	3616 North 16th Street (85016)

License No.

PRESCOTT

404	AVCO Financial Services of Prescott, Inc.	105 North Cortez (86301)
42	Beneficial Finance Co. of Prescott	229 West Gurley (86301)
377	Credithrift of America, Inc. No. 2	141 South Cortez (86301)
153	Pacific Finance Loans	401 West Gurley (86301)

SAFFORD

339	AVCO Financial Services of Safford, Inc.	525 Main Street (85546)
486	Inland Western Finance Co.	608 Main Street (85546)

SAN MANUEL

208	Family Finance Co. of San Manuel	Arcade Building (85631)

SCOTTSDALE

275	Associates Financial Services of Arizona, Inc.	1133 N. Scottsdale Rd. (85257)
333	AVCO Financial Services of Scottsdale, Inc.	2801 "F" N. Scottsdale Rd. (85257)
521	Family Finance Co. of Scottsdale	7120 E. Indian School Rd. (85251)
323	Liberty Loan Corp. of Scottsdale	6905 East McDowell Road (85257)
431	Pacific Finance Loans	1915 North Scottsdale Road (85257)
534	Personal Financial Services, Inc.	4258 North Brown (85252)
282	Scottsdale Finance Co.	1336 North Scottsdale Road (85257)

SIERRA VISTA

447	AVCO Financial Services of Sierra Vista, Inc.	833 Fry Boulevard N.E. (85635)
200	Exchange Finance Co. of Sierra Vista	El Coronado Shops (85635)
456	Household Finance Corp. of Sierra Vista	300 Fry Boulevard (85635)
536	Liberty Loan Corporation	1502 Fry Boulevard (85635)

SUPERIOR

36	Superior Loan Co.	28 North Magma (85273)

TEMPE

35	Beneficial Finance Co. of Arizona	2107 South Rural Road (85281)
518	Credithrift of America, Inc. #3	1146 N. Scottsdale (85281)
484	Inland Western Finance Company	743 W. University (85281)
523	Nationwide Finance Co. of Tempe	900-A N. Scottsdale (85281)
476	Pacific Finance Loans	57 East Broadway (85281)

TUCSON

65	Aetna Finance Co.	2113 South Sixth Avenue (85713)
57	Aetna Finance Co.	72 South Stone Avenue (85701)
352	American Finance Corp. of Tucson	53 East Broadway (85701)
353	American Finance Corp. of Tucson	5726 East Broadway (85711)
354	American Finance Corp. of Tucson	3352 South Sixth Avenue (85713)
321	Associates Financial Services of Arizona, Inc.	4635 East Broadway (85711)
166	AVCO Financial Services of Tucson Two, Inc.	2343 East Broadway (85711)
408	AVCO Financial Services of Pima County, Inc.	6243 East 22nd Street (85710)
3	Beneficial Finance Co. of Arizona	12 West Congress (85701)
182	Beneficial Finance Co. of Arizona	4662 East Speedway (85716)
511	Budget Finance Plan	6355 East 22nd Street (85710)
302	C.I.T. Financial Services, Inc. of Arizona	2436 East Broadway (85719)
516	Centaur Investment Corp. of Tucson	2030 East Broadway (85719)
194	Commercial Credit Plan, Inc.	5637 East Broadway (85711)
224	Community Finance Corp.	2336 South Sixth Avenue (85713)
225	Community Finance Corp. of Tucson	3950 East Speedway (85716)
416	Dial Finance Co. of Tucson	76 South Stone Avenue (85701)
284	Dial Finance Co. of Tucson No. 1	2402 East Broadway (85719)
531	Dial Finance Co. of Tucson No. 2	5508 East 22nd Street (85711)
248	Exchange Finance Co. of Tucson	2617 East Broadway (85716)
50	Family Finance Co. of Tucson	801 East Broadway (85719)
533	Family Finance Co. of E. Tucson	3822 East Speedway (85716)
234	G.A.C. Finance Corp. of Tucson	4514 East Broadway (85711)

License No.

TUCSON (Continued)

26	Household Finance Corp.	121 East Congress (85719)
256	Household Finance Corp. of Tucson	6339 East Broadway (85710)
118	Interstate Securities Co., Inc.	2221-A East Broadway (85719)
310	Interstate Securities Co., Inc.	910 South Craycroft (85711)
276	Liberty Loan Corp. of Arizona	2549 East Broadway (85716)
329	Model Finance Co. of Tucson	529 North Stone Avenue (85705)
318	Nationwide Finance Co. of Tucson	2235 East Broadway (85719)
532	Nationwide Finance Co. of E. Tucson	6526 East 22nd Street (85711)
515	North American Finance Co.	68 South Stone Avenue (85701)
163	Pacific Finance Loans	4665 East Broadway (85711)
25	Pacific Finance Loans	2629 East Broadway (85701)
468	Postal Finance Co.	100 East Alameda (85701)
364	Postal Finance Co.	64 South Stone Avenue (85701)
101	Public Finance Corp. of Phoenix No. 2	5602 East Broadway (85711)
222	Public Finance Corp. of Phoenix No. 2	33 East Broadway (85701)
145	Southwestern Investment Co.	1101 East Broadway (85719)
430	Southwestern Investment Co.	5336 East 22nd Street (85711)
338	Termplan, Incorporated	2334 East Broadway (85719)
16	Tucson Finance Co.	47 South Sixth Avenue (85701)

WILLCOX

485	Inland Western Finance Company	190 North Curtis (85643)

WINSLOW

51	Family Finance Co. of Winslow	114 East Second Street (86047)
147	Pacific Finance Loans	113 Warren Avenue (86047)

YUMA

170	American Finance Corp.	1628 Fourth Avenue (85364)
181	Beneficial Finance Co. of Mesa	849 Fourth Avenue (85364)
52	Family Finance Co. of Yuma	204 Madison Avenue (85364)
421	Family Finance Co. (Uptown)	1101 Fourth Avenue (85364)
149	Household Finance Corp. of Yuma	333 Main Street (85364)
457	Interstate Securities Co., Inc.	340 - 24th Street (85364)
210	Liberty Loan Corp. of Yuma	350 West 16th Street (85364)
128	Pacific Finance Loans	1624 Fourth Avenue (85364)
82	Public Finance Corp. of Phoenix No. 2	1418 Fourth Avenue (85364)
319	Valley Credit Co.	1304 Fourth Avenue (85364)

CONSUMER FINANCE COMPANIES

June 30, 1972

205 Licensed as branches or subsidiaries of 31 Interstate Companies

Name	Location	Number
Acceptance Finance Co.	St. Louis, Missouri	6
American Finance Management Corp.	Silver Springs, Maryland	8
American Investment Co. of Illinois	St. Louis, Missouri	9
Associates Investment Company	South Bend, Indiana	5
AVCO Financial Services, Inc.	Newport Beach, California	14
Beneficial Management Corp.	Morristown, New Jersey	11
Borg-Warner Acceptance Corp.	Chicago, Illinois	1
Budget Finance Plan, Inc.	Los Angeles, California	4
C.I.T. Financial Services, Inc.	New York, New York	2
Century Acceptance Corp.	Kansas City, Missouri	3
Commercial Credit Plan, Inc.	Baltimore, Maryland	3
Credithrift Financial Corp.	Evansville, Indiana	7
Dial Finance Co.	Des Moines, Iowa	10
Family Finance Management Corp.	Miami, Florida	5
Fidelity Acceptance Corp.	Minneapolis, Minnesota	16
Ford Motor Credit Company	Dearborn, Michigan	1
General Acceptance Corp.	Allentown, Pennsylvania	3
Homemakers Loan & Consumer Disc. Co.	New York, New York	1
Household Finance Corp.	Chicago, Illinois	13
ITT Aetna Corp.	St. Louis, Missouri	6
Industrial Finance & Thrift Corp.	New Orleans, Louisiana	11
Interstate Securities Co.	Kansas City, Missouri	10
Liberty Loan Corp.	St. Louis, Missouri	7
Model Finance Co.	Phoenix, Arizona	8
Postal Finance Co.	Sioux City, Iowa	7
Rouda Finance Co.	San Francisco, California	1
Southwestern Investment Co.	Amarillo, Texas	7
State Securities, Inc.	Santa Fe, New Mexico	1
Transamerica Financial Corp.	Los Angeles, California	21
Union Investment Co.	Detroit, Michigan	1
USLIFE Credit Corp.	Schaumburg, Illinois	3

11 Licensed as branches or subsidiaries of 3 Intrastate Companies

The City Loan & Finance Co.	Douglas, Arizona	3
Inland Western Finance Co.	Phoenix, Arizona	5
Superior Loan Company	Superior, Arizona	3

9 Licensed as Independent Companies

Arizona Finance Co.	Phoenix
Family Loan Co., Inc.	Phoenix
General Finance Corp.	Phoenix
Northside Loan Co., Inc.	Glendale
Personal Financial Services, Inc.	Scottsdale
Tucson Finance Co.	Tucson
Tuttle, Holmes, Investment Co., Inc.	Tucson
Valley Credit Co.	Yuma
Western Am. Loan Co., Inc.	Phoenix

Total of 225 Licenses as of June 30, 1972

CONSUMER FINANCE COMPANIES

24 New Licenses Issued During Fiscal Year 1971-1972

License No.			Licensed
513	The North American Finance Company	Glendale	7-30-71
514	The North American Finance Company	Phoenix	7-30-71
515	The North American Finance Company	Tucson	7-30-71
516	Centaur Investment Corp. of Tucson	Tucson	8-19-71
517	Century Finance Co. of Phoenix	Phoenix	8-31-71
518	Credithrift of America, Inc. #3	Tempe	9-14-71
519	Family Finance Co. of Camelback	Phoenix	10-26-71
520	Southwestern Investment Co.	Phoenix	10-28-71
521	Family Finance Co. of Scottsdale	Scottsdale	10-28-71
522	Family Finance Co. of Phoenix	Phoenix	10-28-71
523	Nationwide Finance Co. of Tempe	Tempe	11-26-71
524	Public Finance Corp. of Phoenix #2	Mesa	1- 3-72
525	Dial Finance Co. of Phoenix #3	Phoenix	1-13-72
526	Family Finance Co. of Mesa	Mesa	1-28-72
527	AVCO Financial Services of Maricopa	Phoenix	2- 4-72
528	Family Finance Co. of Glendale	Glendale	3- 1-72
529	Interstate Securities Co., Inc.	Lake Havasu	2-22-72
530	G.A.C. Finance Inc. of Arizona	Tucson	4- 1-72
531	Dial Finance Co. of Tucson #2	Tucson	4-12-72
532	Nationwide Finance Co. of E. Tucson	Tucson	4-18-72
533	Family Finance Co. of E. Tucson	Tucson	5- 4-72
534	Personal Financial Services, Inc.	Scottsdale	6- 6-72
535	Household Finance Corp.	Casa Grande	6- 8-72
536	Liberty Loan Corp.	Sierra Vista	6-16-72

CONSUMER FINANCE COMPANIES

9 Licenses Surrendered During Fiscal Year 1971-1972

License No.			Surrendered
493	Community Finance Corp.	Phoenix	7-29-71
267	Medical Loan Corp.	Glendale	8- 2-71
156	North American Finance	Glendale	10-21-71
221	North American Finance	Phoenix	10-21-71
237	North American Finance	Tucson	10-21-71
234	G.A.C. Finance Corp. of Tucson	Tucson	3-21-72
248	Exchange Finance Co. of Tucson	Tucson	4-24-72
375	Phoenix Finance Co.	Phoenix	5- 5-72
383	Universal Finance Co.	Phoenix	6-16-72

COMPOSITE ANNUAL SMALL LOAN REPORT

For the period ended June 30, 1972

TO

SUPERINTENDENT OF BANKS

Number of licensees June 30, 1972 — 225

Number of licensees June 30, 1971 — 210

SCHEDULE B — BALANCE SHEET

ASSETS	June 30, 1971 Small Loan Business	June 30, 1972 Small Loan Business	6%-8% Loan Business	Sales-Finance Business	Total
7. Receivable:					
(a) Gross Amount	$72,187,696.00	$109,794,137.00	$26,816,778.00	$63,746,719.00	$200,357,634.00
(b) Less: Unearned Charges or Interest	11,504,242.00	21,109,371.00	2,943,857.00	11,160,510.00	35,213,738.00
(c) Less: Reserve for Bad Debts	2,143,047.00	2,861,275.00	619,943.00	1,327,554.00	4,808,772.00
(d) Net Receivables	58,540,407.00	85,823,491.00	23,252,978.00	51,258,655.00	160,335,124.00
8. Cash in Office and Banks	1,661,102.00	1,711,203.00	350,154.00	581,664.00	2,643,021.00
9. Real Estate (less Reserve for depreciation—building)	33,837.00	13,933.00	492.00	242.00	14,667.00
10. Furniture, fixtures, equipment (less Reserve for depreciation)	353,422.00	496,163.00	108,613.00	120,381.00	725,157.00
11. Deferred charges or prepaid expense	234,997.00	644,753.00	14,340.00	27,546.00	686,639.00
12. Other assets:					
(a) Organization or Development Expense	261,500.00	263,616.00	1,560.00	2,069.00	267,245.00
(b) Cost of Financing	19,060.00	15,137.00	—0—	—0—	15,137.00
(c) Other	273,859.00	660,129.00	312,136.00	498,099.00	1,470,364.00
13. Total Assets	$61,378,184.00	$ 89,628,425.00	$24,040,273.00	$52,488,656.00	$166,157,354.00

SCHEDULE B — BALANCE SHEET (Continued)

LIABILITIES AND CAPITAL	June 30, 1972
14. Accounts and Notes Payable:	
(a) Banks	$ 132,368.00
(b) Due to Parent Company or Affiliate	113,496,848.00
(c) Other Short Term Notes and Accounts	1,214,046.00
15. Bonds and Long Term Notes	694,262.00
16. Other Liabilities:	
(a) Accrued Expenses	1,880,061.00
(b) Other Expense Reserves	1,115,333.00
17. Branch Office Capital	16,668,017.00
18. Net Worth (If Individual or Partnership)	178,700.00
19. Capital Stock: (If Corporation)	
(a) Preferred	784,957.00
(b) Common	4,431,883.00
20. Appropriated Surplus or Capital Reserves	4,588,100.00
21. Surplus (Including Undivided Profits)	20,972,779.00
22. Total Liabilities and Capital	$166,157,354.00

SCHEDULE C — STATEMENT OF INCOME

For the period from July 1, 1971 to June 30, 1972

GROSS INCOME	Small Loan Business	6%-8% Loan Business	Sales Finance Business	Total
23. Charges or Interest Collected and Earned	$18,921,908.00	$3,362,876.00	$6,219,898.00	$28,504,682.00
24. Delinquency Charges Collected	635,384.00	150,566.00	192,197.00	978,147.00
25. All types Insurance (Sales Finance only)			271,981.00	271,981.00
26. Collections on Accounts Previously Charged Off	239,211.00	26,019.00	25,371.00	290,601.00
27. Interest on Bank Balances	747.00	27.00	187.00	961.00
28. Other Income	106,542.00	34,300.00	135,428.00	276,270.00
29. Total Gross Income	$19,903,792.00	$3,573,788.00	$6,845,062.00	$30,322,642.00

SCHEDULE C — STATEMENT OF EXPENSE AND NET EARNINGS

For the period from July 1, 1971 to June 30, 1972

EXPENSES OF CONDUCTING BUSINESS	Small Loan Only	Small Loan Business	6%-8% Loan Business	Sales Finance Business	Total
30. Advertising	2.49%	$ 409,141.00	$ 85,054.00	$ 35,628.00	$ 529,823.00
31. Auditing	1.19	196,004.00	11,117.00	96,690.00	303,811.00
32. Bad Debts or Reserve for Bad Debts	21.00	3,449,922.00	389,051.00	698,823.00	4,537,796.00
33. Depreciation of Furniture, Fixtures and Equipment	.70	114,531.00	21,910.00	27,569.00	164,010.00
34. Expense, Sundry	2.29	375,415.00	55,398.00	64,535.00	495,348.00
35. Insurance and Fidelity Bonds	.46	76,088.00	62,609.00	25,525.00	164,222.00
36. Legal Fees and Disbursements	.77	127,127.00	27,743.00	15,671.00	170,541.00
37. Postage and Express	1.44	237,092.00	39,117.00	47,526.00	323,735.00
38. Printing, Stationery and Supplies	1.15	188,833.00	42,250.00	42,884.00	273,967.00
39. Rent	3.96	650,623.00	135,506.00	146,495.00	932,624.00
40. Salaries	25.10	4,122,172.00	745,590.00	932,896.00	5,800,658.00
41. Supervision and Administration	10.18	1,671,737.00	446,213.00	309,980.00	2,427,930.00
42. Taxes					
(a) Income Taxes	21.46	3,523,439.00	659,348.00	2,016,052.00	6,198,839.00
(b) Licenses and License Taxes	.34	56,438.00	2,351.00	11,293.00	70,082.00
(c) All Other Taxes	1.38	227,337.00	48,350.00	67,249.00	342,936.00
43. Telephone and Telegraph	3.10	509,001.00	92,560.00	140,031.00	741,592.00
44. Travel	1.19	195,843.00	32,937.00	88,051.00	316,831.00
45. Other Expenses of Conducting Business					
(a) Recording and Acknowledging Fees	.03	4,903.00	1,290.00	794.00	6,987.00
(b) Other	1.77	290,971.00	62,582.00	196,378.00	549,931.00
46. Total Expenses of Conducting Business (Not including interest on borrowed funds)	100.00%	16,426,617.00	2,960,976.00	4,964,070.00	24,351,663.00
47. Total Net Earnings Derived from Business (Before deducting interest on borrowed funds)		$ 3,477,175.00	$ 612,812.00	$1,880,992.00	$ 5,970,979.00

SCHEDULE D—RECONCILIATION OF SURPLUS OR NET EARNINGS

For the period from July 1, 1971 to June 30, 1972

48. Surplus Balance at End of Previous Period		$17,162,129.00
Additions:		
49. Total Net Earnings Derived from all Business	$ 5,970,979.00	
50. Other Credit to Surplus for the Period:		
(a) Tax Adjustment	3,768,536.00	
(b) Net Income from Sale of Insurance In Connection With Small Loan and 6% - 8% Business	1,844,012.00	
(c) Other	861,222.00	
51. Total Additions for the period	$12,444,749.00	
Deductions:		
52. Interest Paid	$ 6,860,699.00	
53. Amortization	29,005.00	
54. Dividends Paid During the Period	152,966.00	
55. Other Charges to Surplus for the Period	1,591,429.00	
56. Total Deductions for the Period	$ 8,634,099.00	
57. Net Additions to previous period's Surplus Balance		$ 3,810,650.00
58. Surplus Balance at End of Present Period		$20,972,779.00

SCHEDULE E — ANALYSIS OF ASSETS USED AND USEFUL IN BUSINESS

June 30, 1972

	Small Loan Business	6% - 8% Loan Business	Total Loan Business
59. Net Receivables	$ 85,823,491.00	$23,252,978.00	$109,076,469.00
60. Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	496,163.00	108,613.00	604,776.00
61. Real Estate (Less Reserve for Depreciation — Buildings)	13,933.00	492.00	14,425.00
62. Working Capital:			
(a) Cost of Acquiring Receivables Currently Outstanding	5,400,362.00	1,504,017.00	6,904,379.00
(b) Cash in Office and Banks	1,711,203.00	350,154.00	2,061,357.00
(c) Accounts Receivable	462,509.00	280,408.00	742,917.00
(d) Home Office Assets Apportioned to Branches	3,293,043.00	896,385.00	4,189,428.00
(e) Deferred Charges, such as Prepaid Insurance, License Taxes, and Bond Premiums	644,753.00	14,340.00	659,093.00
(f) Other	209,430.00	28,508.00	237,938.00
63. Going Concern Value:			
(a) Initial Cost of Establishment of Office (Survey and Expense of Development Period)	1,451,260.00	301,105.00	1,752,365.00
(b) Cost of Financing (Present Cost of Funds for Assets Used and Useful)	6,108,314.00	1,340,013.00	7,448,327.00
64. Total Assets Used and Useful	105,614,461.00	28,077,013.00	133,691,474.00
65. Total Assets Used and Useful — End of Previous Period	74,472,597.00	35,499,660.00	109,972,257.00
66. Average Total Assets Used and Useful	90,043,529.00	31,788,337.00	121,831,866.00
Net Earnings	$ 3,477,175.00	$ 612,812.00	$ 4,089,987.00
67. Percent of Net Earnings Derived from Business (Before deducting interest paid on borrowed funds)	3.86%	1.93%	3.36%

SCHEDULE F — ANALYSIS OF CHARGES

	Small Loan Business
68. Charges or Interest Collected and Earned during the period	$18,921,908.00
69. Average Net Amount of Outstanding Loans	76,352,503.00
70. Actual Monthly Rate Collected	2.07%

SCHEDULE G — ANALYSIS OF LOANS

ANALYSIS OF LOANS BY SIZE	Average Size Loan	Percent of Total Number Of Accounts	Percent of Total Amount Of Loan	Number Of Accounts	Amount Of Loan
71. Total Balances Outstanding (Less Unearned Charges) at Beginning of Period	$ 505.00			120,048	$ 60,683,454.00
72. Loans Made During the Period					
(a) Loans of $300.00 or Less		14.42	3.13	17,401	3,467,328.00
(b) Loans of $300.01 to $600		24.88	12.19	30,012	13,506,177.00
(c) Loans of $600.01 to $1,500.00		42.12	44.78	50,803	49,623,683.00
(d) Loans of $1,500.01 to $2,500.00		18.58	39.90	22,412	44,207,804.00
(e) Total Loans Made During the Period	$ 919.00	100.00%	100.00%	120,628	110,804,992.00
73. Loan Balances Purchased During the Period				5,779	4,398,816.00
74. Loan Balances Sold During the Period				5,529	3,800,874.00
75. Loan Balances Charged Off During the Period				7,131	2,891,305.00
76. Collections During the Period				114,031	80,510,317.00
77. Total Loan Balances Outstanding (Less Unearned Charges) at End of Period	$ 740.00			119,764	$ 88,684,766.00

ANALYSIS OF LOANS BY SECURITY

78. Loans Made During the Period Based in Whole or in Larger Part on:					
(a) Chattel Mortgages on Household Goods	$1,098.00	44.64	53.36	53,854	$ 59,125,135.00
(b) Automobiles	1,125.00	13.38	16.39	16,146	18,161,439.00
(c) Real Estate	1,689.00	1.91	3.52	2,311	3,903,191.00
(d) Other Chattels	803.00	6.13	5.36	7,389	5,936,302.00
(e) Unsecured Notes	552.00	27.35	16.44	32,987	18,215,225.00
(f) Endorsed and/or Co-Maker Notes	438.00	3.94	1.88	4,748	2,079,583.00
(g) Wage Assignments	598.00	1.00	.65	1,207	721,529.00
(h) Other Considerations	1,341.00	1.65	2.40	1,986	2,662,588.00
(i) Total	$ 919.00	100.00%	100.00%	120,628	$110,804,992.00

SCHEDULE H — NON-PAYING DELINQUENT ACCOUNTS AS OF JUNE 30, 1972

	Small Loan Business	
	Number	Amount of Unpaid Balance of Notes
79. Accounts with no payments for:		
(a) Two Months	3,860	$2,833,292.00
(b) Three Months or More	6,130	3,696,529.00
(c) Total	9,990	$6,529,821.00

SCHEDULE I — SUITS, POSSESSIONS AND SALE OF CHATTELS

Note: A borrower's account may appear under any one or all of the classifications below.

	Small Loan Business		
	Number	Amount Due	Amount Collected
80. Suits for Recovery:			
(a) Pending at Close of Previous Period	949	$560,996.00	$
(b) Instituted During Period	841	553,570.00	
(c) Judgment Secured During Period	603	376,741.00	
(d) Settled Before Judgment During Period	716	444,853.00	
(e) Pending at Close of Current Period	471	292,972.00	
81. Wage Assignments Filed During Period	83	48,875.00	
82. Possessions of Chattels Obtained by Licensee:			
(a) By Legal Process or Contract Right			
(1) Household Goods	31	26,178.00	
(2) Automobiles	111	93,609.00	
(3) Other Chattels and Property	8	7,336.00	
(b) By Voluntary Surrender:			
(1) Household Goods	68	60,446.00	
(2) Automobiles	221	211,642.00	
(3) Other Chattels and Property	31	26,315.00	
83. Sales of Chattels by Licensee:			
(a) With Borrower's Consent	192	176,551.00	59,166.00
(b) Without Borrower's Consent	157	$155,882.00	$54,464.00

SMALL LOANS MADE DURING THE PERIOD

1962 - 1972

Year Ending	$ Amount Loans Made	Increase (Decrease)
June 30, 1962	$ 48,609,248.13	$ 387,301.71
June 30, 1963	48,430,920.63	(178,327.50)
June 30, 1964	69,799,330.00	21,368,409.00
June 30, 1965	73,928,622.00	4,129,292.00
June 30, 1966	73,807,714.00	(120,908.00)
June 30, 1967	63,482,762.00	(10,324,952.00)
June 30, 1968	66,161,952.00	2,679,190.00
June 30, 1969	68,982,700.00	2,820,748.00
June 30, 1970	68,213,495.00	(769,205.00)
June 30, 1971	68,481,824.00	268,329.00
June 30, 1972	110,804,992.00	42,323,168.00

1972/73

ANNUAL REPORT

OF THE

CONSUMER FINANCE COMPANIES

1972-1973

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AT URBANA-CHAMPAIGN

FRANKLIN J. STOWELL
Superintendent of Banks

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1973

License No.			
	AJO		
98	Exchange Finance Co. of Ajo	260 Pizal Street	(85321)
	BISBEE		
92	The City Loan & Finance Co.	6 Naco Road	(85603)
112	Exchange Finance Co. of Bisbee	Naco Highway & Highway 92	(85603)
	CASA GRANDE		
535	Household Finance Corp.	1226-K East Florence Blvd.	(85222)
146	Pacific Finance Loans	414 North Marshall	(85222)
	CHANDLER		
350	Credithrift of America, Inc.	51 East Boston	(85224)
454	Pacific Finance Loans	95 West Boston	(85224)
	CLIFTON		
420	Exchange Finance Co. of Clifton	North Coronado Boulevard	(85533)
58	Family Finance Co. of Clifton	North Coronado Boulevard	(85533)
	COOLIDGE		
440	Pacific Finance Loans	170 S. Arizona Boulevard	(85228)
	DOUGLAS		
23	The City Loan & Finance Co.	531 - 11th Street	(85607)
396	Exchange Finance Co. of Douglas	1008 - G Avenue	(85607)
63	Family Finance Co. of Douglas	547 - 10th Street	(85607)
502	Interstate Securities Co., Inc.	1109 - G Avenue	(85607)
151	Pacific Finance Loans	557 - 10th Street	(85607)
	ELOY		
405	Pacific Finance Loans	516 North Main Street	(85231)
	FLAGSTAFF		
272	AVCO Financial Services of Flagstaff, Inc.	2529 East Seventh St.	(86001)
268	Beneficial Finance Co. of Flagstaff	117 East Aspen	(86001)
201	Exchange Finance Co. of Flagstaff	113 North Beaver	(86001)
45	Family Finance Co. of Flagstaff	113 West Birch	(86001)
546	Household Finance Corp.	2548 Seventh Avenue	(86001)
503	Interstate Securities Co., Inc.	8 North Leroux	(86001)
122	Pacific Finance Loans	117 West Birch	(86001)
176	Public Finance Corp. of Phoenix #2	123 East Aspen	(86001)
	GLENDALE		
244	Aetna Finance Co.	5717 West Glendale Avenue	(85301)
550	Associates Financial Services Co.—Western	4742 West Glendale Avenue	(85301)
315	AVCO Financial Services of Glendale, Inc.	5233 West Glendale Avenue	(85301)
34	Beneficial Finance Co. of Arizona	5613 West Glendale Avenue	(85301)
494	Century Finance Co. No. 2 of Phoenix	3560 West Glendale Avenue	(85301)
558	Dial Finance Co. of Glendale, Arizona	4329 West Glendale Avenue	(85301)
136	Exchange Finance Co. of Glendale	5549 West Glendale Avenue	(85301)
528	Family Finance Co. of Glendale	7016 North 54th Avenue	(85301)
577	GAC Finance Inc. of Arizona	6224 North 43rd Avenue	(85301)
150	Household Finance Corp. of Glendale	5809 West Glendale Avenue	(85301)
547	Liberty Loan Corp. (Arizona)	7424 North 51st Avenue	(85301)
489	Model Finance Co. of Glendale	5316 West Glendale Avenue	(85301)
563	Nationwide Finance Corp. of Arizona	5705 West Glendale Avenue	(85301)
513	North American Finance Co.	5740 West Glendale Avenue	(85301)
8	Northside Loan Co.	5418 Grand Avenue	(85301)
463	Pacific Finance Loans	5605 West Glendale Avenue	(85301)
512	Postal Finance Company	5413 West Glendale Avenue	(85301)
142	Public Finance Corp. of Phoenix #2	7029 North 57th Drive	(85301)

License No.

GLOBE

137	Exchange Finance Co. of Globe-Miami	378 North Broad	(85501)
47	Family Finance Co. of Globe	401 North Broad	(85501)
374	Interstate Securities Co., Inc.	205 West Oak	(85501)

HOLBROOK

483	Inland Western Finance Co.	152 West Arizona Boulevard	(86025)

KEARNY

317	Superior Loan Company	366 Alden Road	(85237)

KINGMAN

385	American Finance Corp. of Kingman	315 East Oak Street	(86401)
409	AVCO Financial Services of Kingman, Inc.	419 East Beale	(86401)
437	Interstate Securities Co., Inc.	809 Beale Street	(86401)

LAKE HAVASU CITY

529	Interstate Securities Co., Inc.	2129 McCulloch Boulevard	(86403)

MAMMOTH

107	Superior Loan Company	Main Street	(85618)

MESA

88	Aetna Finance Co.	106 South MacDonald	(85201)
39	American Finance Corp. of Maricopa	439 West Main Street	(85201)
274	Associates Financial Services Co. of Arizona, Inc.	213 West Main Street	(85201)
551	Associates Financial Services Co.-Western	147 West Main Street	(85205)
41	AVCO Financial Services of Mesa, Inc.	261 West Main Street	(85201)
10	Beneficial Finance Co. of Mesa	41 West Main Street	(85201)
277	Community Finance Corp. of Chandler	62 South Mesa Drive	(85202)
359	Credithrift of America, Inc. No. 3	27 South Stapley Drive	(85201)
413	Dial Finance Co. of Mesa	32 South MacDonald	(85201)
526	Family Finance Co. of Mesa	332 East University	(85201)
315	G.A.C. Finance Inc. of Arizona	19 West Main Street	(85201)
159	Household Finance Corp. of Mesa	31 South MacDonald	(85202)
505	Interstate Securities Co., Inc.	20 North Country Club	(85201)
469	Liberty Loan Corp. of Mesa	36 South MacDonald	(85201)
477	Model Finance Co. of Mesa	424 West Main Street	(85201)
564	Nationwide Financial Corp. of Arizona	28 North Alma School	(85201)
160	Pacific Finance Loans	41 East Main Street	(85201)
524	Public Finance Corp. of Phoenix #2	1846 West Broadway	(85202)
479	SIC Credit Company	1812 West Main Street	(85201)

NOGALES

139	The City Loan & Finance Co.	219 Morley Avenue	(85621)
342	State Securities Inc. No. 43	316 Grand Avenue	(85621)

PHOENIX

492	Aetna Finance Co.	4815 North Central	(85012)
56	Aetna Finance Co.	502 West Washington	(85003)
351	American Finance Corp.	2914 North Central Avenue	(85012)
24	American Finance Corp. of Maricopa	163 West Camelback Road	(85013)
158	Arizona Finance Co.	706 West Washington	(85007)
271	Associates Financial Services Co. of Arizona, Inc.	2643 W. Bethany Home	(85017)
251	Associates Financial Services Co. of Arizona, Inc.	1826 N. Central Ave.	(85012)
552	Associates Financial Services Co.—Western	1437 East Camelback Road	(85014)
7	AVCO Financial Services One, Inc.	1800 West Bethany Home	(85015)
347	AVCO Financial Services of Maricopa, Inc.	1625 E. Camelback Road	(85016)
543	AVCO Financial Services of Maricopa, Inc.	12830 North 28th Drive	(85029)
554	AVCO Financial Services of Maricopa, Inc.	7814 North 12th Street	(85020)
555	AVCO Financial Services of Maricopa, Inc.	5357 West Indian School Rd.	(85031)
28	AVCO Financial Services of Phoenix, Inc.	26 West Osborn	(85013)
527	AVCO Financial Services of Maricopa, Inc.	31 East Thomas	(85015)

License No.

PHOENIX (Continued)

License No.			
2	Beneficial Finance Co. of Phoenix	31 West Adams	(85003)
356	Beneficial Finance Co. of Phoenix	2007-A W. Bethany Home	(85015)
117	Beneficial Finance Co. of Phoenix	1716 East McDowell Road	(85006)
575	Beneficial Finance Co. of Phoenix	12418 North 28th Drive	(85029)
301	C.I.T. Financial Services, Inc. of Arizona	1040 East Camelback Road	(85014)
436	Century Finance Co. of Phoenix	1737 East McDowell Road	(85006)
517	Century Finance Co. of Phoenix	4006 East Indian School Road	(85018)
193	Commercial Credit Plan, Inc	130 West Osborn Road	(85013)
406	Commercial Credit Plan, Inc	4242 East Thomas Road	(85018)
562	Commercial Credit Plan, Inc	2822 West Cactus Road	(85029)
257	Community Finance Corp. of Phoenix	1318 North Central Avenue	(85004)
471	Community Finance Corp. of Maricopa County	3182 E. Indian School Road	(85016)
549	Continental Credit Corp.	1600 West Camelback Road	(85015)
349	Credithrift of America, Inc	527 East Camelback Road	(85012)
361	Credithrift of America, Inc. No. 3	2619 West Bethany Home Road	(85017)
464	Credithrift of America, Inc	4726 East Indian School Road	(85016)
414	Dial Finance Co. of Arizona	27 South Central Avenue	(85004)
279	Dial Finance Co. of Maricopa	1743 East McDowell Road	(85006)
415	Dial Finance Co. of Phoenix	1025 North Central Avenue	(85004)
369	Dial Finance Co. of Phoenix No. 1	3153 West Indian School	(85017)
461	Dial Finance Co. of Phoenix No. 2	321 East Camelback Road	(85012)
525	Dial Finance Co. of Phoenix No. 3	3630 East Thomas Road	(85018)
389	Exchange Finance Co. of Arizona	1302 North First Street	(85004)
522	Family Finance Co. of Phoenix	2947 West Indian School	(85017)
519	Family Finance Co. of Camelback	6027 North Seventh Street	(85014)
30	Family Loan Co., Inc	1610 East Van Buren	(85006)
209	Fidelity Finance Co	3840 N. 16th Street	(85016)
490	Ford Motor Credit Co	3033 North Central Avenue	(85012)
314	G.A.C. Finance Inc. of Arizona	324 North Central Avenue	(85004)
240	General Finance Co	4776 North Central Avenue	(85012)
455	Homemakers Loan & Consumer Disc. Co	2721 North Central Ave.	(85012)
20	Household Finance Corp	5 West Monroe	(85003)
391	Household Finance Corp. of Phoenix	1903 East Camelback Road	(85016)
241	Household Finance Corp. of Phoenix	5018 North Central Avenue	(85012)
376	Household Finance Corp. of Phoenix	6006 South Central Avenue	(85040)
327	Household Finance Corp. of Phoenix	1724 West Montebello	(85015)
382	Household Finance Corp. of Phoenix	4557 East Thomas Road	(85031)
482	Inland Western Finance Company	200 East Thomas Road	(85012)
311	Interstate Securities Co., Inc	4035 East Indian School	(85018)
185	Liberty Loan Corp. of Arizona	1829 West Indian School	(85015)
264	Liberty Loan Corp. of Phoenix	1337 East McDowell Road	(85006)
556	Liberty Loan Corporation	3228 East Shea Boulevard	(85028)
297	Model Finance Co. of Camelback	1041 East Camelback Road	(85014)
270	Model Finance Co. of E. Van Buren	1319 East Van Buren	(85006)
219	Model Finance Co. of Phoenix	846 North Seventh Avenue	(85007)
75	Model Finance Co. of West Phoenix	4130 North 27th Avenue	(85017)
565	Nationwide Financial Corp. of Arizona	820 North Central Avenue	(85004)
566	Nationwide Financial Corp. of Arizona	3826 West Indian School Road	(85019)
567	Nationwide Financial Corp. of Arizona	3832 East Thomas Road	(85018)
514	North American Finance Co	513 East Camelback Road	(85012)
9	Pacific Finance Loans	810 West Osborn Road	(85013)
152	Pacific Finance Loans	3033 North 24th Street	(85016)
246	Pacific Finance Loans	4815 North 27th Avenue	(85017)
432	Pacific Finance Loans	5817 South Central Avenue	(85040)
439	Pacific Finance Loans	520 East Dunlap Avenue	(85020)
446	Pacific Finance Loans	5038 West Indian School	(85031)
537	Pacific Finance Loans	3747 West Windrose Drive	(85029)
14	Postal Finance Co	15 South First Street	(85004)
363	Postal Finance Co	1912 East Camelback Road	(85018)

License No.

PHOENIX (Continued)

472	Postal Finance Co.	3201 North Central Avenue	(85012)
259	Postal Finance Co.	1816 West Bethany Home Road	(85015)
67	Public Finance Corp of Phoenix No. 2	1606 East Camelback Road	(85016)
102	Public Finance Corp. of Phoenix No. 2	541 East McDowell Road	(85007)
291	Public Finance Corp. of Phoenix No. 2	4211 West Thomas Road	(85019)
114	SIC Credit Company	823 North First Street	(85004)
429	SIC Credit Company	3505 East Thomas Road	(85018)
475	SIC Credit Company	5845 West Indian School Road	(85031)
520	SIC Credit Company	3411 West Northern Avenue	(85021)
337	Termplan, Incorporated	5020 North Seventh Street	(85014)
571	Termplan Paradise Village	12818 North 19th Drive	(85029)
491	U.I.C. Co.	111 West Osborn	(85013)
316	Union Finance Co.	3608 North Sixteenth Street	(85016)
434	Western American Loan, Inc.	3616 North 16th Street	(85016)

PRESCOTT

404	AVCO Financial Services of Prescott, Inc.	105 North Cortez	(86301)
42	Beneficial Finance Co. of Prescott	229 West Gurley	(86301)
377	Credithrift of America, Inc. No. 2	141 South Cortez	(86301)
153	Pacific Finance Loans	401 West Gurley	(86301)

SAFFORD

339	AVCO Financial Services of Safford, Inc.	1908 West Thatcher Blvd.	(85546)
486	Inland Western Finance Co.	608 Main Street	(85546)

SAN MANUEL

208	Family Finance Co. of San Manuel	Arcade Building	(85631)

SCOTTSDALE

275	Associates Financial Services of Arizona, Inc.	1133 N. Scottsdale Rd.	(85257)
333	AVCO Financial Services of Scottsdale, Inc.	2801 "F" N. Scottsdale Rd.	(85257)
572	C.I.T. Financial Services Inc. of Arizona	4242 North Scottsdale Road	(85251)
521	Family Finance Co. of Scottsdale	7120 E. Indian School Rd.	(85251)
323	Liberty Loan Corp. of Scottsdale	6905 East McDowell Road	(85257)
431	Pacific Finance Loans	1915 North Scottsdale Road	(85257)
534	Personal Financial Services, Inc.	4258 North Brown	(85252)
282	Scottsdale Finance Co.	1336 North Scottsdale Road	(85257)

SIERRA VISTA

447	AVCO Financial Services of Sierra Vista, Inc.	833 Fry Boulevard N.E.	(85635)
200	Exchange Finance Co. of Sierra Vista	257 Buena Highway	(85635)
456	Household Finance Corp. of Sierra Vista	300 Fry Boulevard	(85635)
536	Liberty Loan Corporation of Tucson	1502 Fry Boulevard	(85635)

SUPERIOR

36	Superior Loan Co.	28 North Magma	(85273)

TEMPE

35	Beneficial Finance Co. of Arizona	2107 South Rural Road	(85282)
518	Credithrift of America, Inc. #3	1146 N. Scottsdale	(85281)
557	Liberty Loan Corporation	307 East Southern	(85282)
568	Nationwide Financial Corp. of Arizona	900-A North Scottsdale Rd.	(85281)
476	Pacific Finance Loans	57 East Broadway	(85281)

TUCSON

65	Aetna Finance Co.	2113 South Sixth Avenue	(85713)
57	Aetna Finance Co.	72 South Stone Avenue	(85701)
559	Aetna Finance Company	4054 East 22nd Street	(85711)
352	American Finance Corp. of Tucson	53 East Broadway	(85701)
353	American Finance Corp. of Tucson	5726 East Broadway	(85711)
354	American Finance Corp. of Tucson	3352 South Sixth Avenue	(85713)
321	Associates Financial Services Co. of Arizona, Inc.	4635 East Broadway	(85719)

License No.

TUCSON (Continued)

553	Associates Financial Services Co.—Western	6355 East 22nd Street	(85710)
166	AVCO Financial Services of Tucson Two, Inc.	2343 East Broadway	(85711)
408	AVCO Financial Services of Pima County, Inc.	6243 East 22nd Street	(85711)
3	Beneficial Finance Co. of Arizona	12 West Congress	(85701)
182	Beneficial Finance Co. of Arizona	4662 East Speedway	(85716)
302	C.I.T. Financial Services, Inc. of Arizona	2436 East Broadway	(85719)
516	Centaur Investment Corp. of Tucson	2030 East Broadway	(85719)
545	Century Finance Co. of Tucson	2532 East Broadway	(85716)
194	Commercial Credit Plan, Inc.	5637 East Broadway	(85711)
224	Community Finance Corp.	2336 South Sixth Avenue	(85713)
225	Community Finance Corp. of Tucson	3950 East Speedway	(85716)
542	Credithrift of America, Inc. No. 3	4176 East 22nd Street	(85711)
416	Dial Finance Co. of Tucson	76 South Stone Avenue	(85701)
284	Dial Finance Co. of Tucson No. 1	2402 East Broadway	(85719)
531	Dial Finance Co. of Tucson No. 2	5508 East 22nd Street	(85711)
50	Family Finance Co. of Tucson	4449 East Broadway	(85719)
533	Family Finance Co. of E. Tucson	3822 East Speedway	(85716)
530	G.A.C. Finance Inc. of Arizona	4514 East Broadway	(85711)
26	Household Finance Corp.	121 East Congress	(85701)
256	Household Finance Corp. of Tucson	6339 East Broadway	(85710)
541	Household Finance Corp.	4044 North Oracle Road	(85703)
118	Interstate Securities Co., Inc.	2221-A East Broadway	(85719)
310	Interstate Securities Co., Inc.	910 South Craycroft	(85711)
276	Liberty Loan Corp. of Arizona	2549 East Broadway	(85716)
548	Liberty Loan Corp. of Tucson	5929 East 22nd Street	(85711)
329	Model Finance Co. of Tucson	529 North Stone Avenue	(85705)
561	Model Finance Co. of East Tucson	7229 East 22nd Street	(85710)
569	Nationwide Financial Corp. of Arizona	2235 East Broadway	(85719)
570	Nationwide Financial Corp. of Arizona	6526 East 22nd Street	(85711)
574	Nationwide Financial Corp. of Arizona	2748 North Campbell	(85719)
515	North American Finance Co.	68 South Stone Avenue	(85701)
163	Pacific Finance Loans	4665 East Broadway	(85711)
25	Pacific Finance Loans	2629 East Broadway	(85716)
560	Pacific Finance Loans	2574 South Kolb	(85701)
468	Postal Finance Co.	100 East Alameda	(85701)
364	Postal Finance Co.	64 South Stone Avenue	(85701)
540	Postal Finance Company	5176 East 22nd Street	(85711)
101	Public Finance Corp. of Phoenix No. 2	5602 East Broadway	(85711)
222	Public Finance Corp. of Phoenix No. 2	33 East Broadway	(85701)
145	SIC Credit Company	1101 East Broadway	(85719)
430	SIC Credit Company	5336 East 22nd Street	(85711)
338	Termplan, Incorporated	2334 East Broadway	(85719)
544	Tuttle, Holmes, Investment Co., Inc.	800 East Broadway	(85719)

WILLCOX

485	Inland Western Finance Company	190 North Curtis	(85643)

WINSLOW

51	Family Finance Co. of Winslow	114 East Second Street	(86047)
147	Pacific Finance Loans	113 Warren Avenue	(86047)

YUMA

170	American Finance Corp.	1628 Fourth Avenue	(85364)
181	Beneficial Finance Co. of Mesa	849 Fourth Avenue	(85364)
576	Community Finance Corp. of N. Central Avenue	1700 First Avenue	(85364)
52	Family Finance Co. of Yuma	204 Madison Avenue	(85364)
421	Family Finance Co. (Uptown)	1101 Fourth Avenue	(85364)
149	Household Finance Corp. of Yuma	333 Main Street	(85364)
457	Interstate Securities Co., Inc.	340 - 24th Street	(85364)
210	Liberty Loan Corp. of Yuma	2366 Fourth Avenue	(85364)
128	Pacific Finance Loans	1624 Fourth Avenue	(85364)
82	Public Finance Corp. of Phoenix No. 2	1418 Fourth Avenue	(85364)

CONSUMER FINANCE COMPANIES

June 30, 1973

231 Licensed as branches or subsidiaries of 31 Interstate Companies

Name	Location	Number
American Finance Management Corp.	Silver Springs, Maryland	8
American Investment Co. of Illinois	St. Louis, Missouri	9
Associates Investment Company	South Bend, Indiana	5
AVCO Financial Services, Inc.	Newport Beach, California	17
Beneficial Management Corp.	Morristown, New Jersey	12
Borg-Warner Acceptance Corp.	Chicago, Illinois	1
C.I.T. Financial Services, Inc.	New York, New York	3
Century Acceptance Corp.	Kansas City, Missouri	4
Commercial Credit Plan, Inc.	Baltimore, Maryland	4
Credithrift Financial Corp.	Evansville, Indiana	8
Dial Finance Co.	Des Moines, Iowa	11
Family Finance Management Corp.	Miami, Florida	6
Fidelity Acceptance Corp.	Minneapolis, Minnesota	16
Ford Motor Credit Company	Dearborn, Michigan	1
G.A.C. Finance Corp.	Allentown, Pennsylvania	4
Homemakers Loan & Consumer Disc. Co.	New York, New York	1
Household Finance Corp.	Chicago, Illinois	15
ITT Aetna Corp.	St. Louis, Missouri	7
Industrial Finance & Thrift Corp.	New Orleans, Louisiana	12
Interstate Securities Co.	Kansas City, Missouri	10
Liberty Loan Corp.	St. Louis, Missouri	11
Model Finance Co.	Phoenix, Arizona	9
Nationwide Financial Services Corp.	St. Louis, Missouri	9
Postal Finance Co.	Sioux City, Iowa	8
Rouda Finance Co.	San Francisco, California	1
Ruskin Finance Corp.	South Bend, Indiana	4
Southwestern Investment Co.	Amarillo, Texas	7
State Securities, Inc.	Santa Fe, New Mexico	1
Transamerica Financial Corp.	Los Angeles, California	23
Union Investment Co.	Detroit, Michigan	1
USLIFE Credit Corp.	Schaumburg, Illinois	3

10 Licensed as branches or subsidiaries of 3 Intrastate Companies

The City Loan & Finance Co.	Douglas, Arizona	3
Inland Western Finance Co.	Phoenix, Arizona	4
Superior Loan Company	Superior, Arizona	3

8 Licensed as Independent Companies

Arizona Finance Co.	Phoenix
Continental Credit Corp.	Phoenix
Family Loan Co., Inc.	Phoenix
General Finance Corp.	Phoenix
Northside Loan Co., Inc.	Glendale
Personal Financial Services, Inc.	Scottsdale
Tuttle, Holmes, Investment Co., Inc.	Tucson
Western Am. Loan Co., Inc.	Phoenix

Total of 249 Licenses as of June 30, 1973

CONSUMER FINANCE COMPANIES

40 New Licenses Issued During Fiscal Year 1972-1973

License No.			Licensed
537	Pacific Finance Loans	Phoenix	7- 3-72
538	Nationwide Finance Co. of Glendale	Glendale	7-12-72
539	Nationwide Finance Co. of Mesa	Mesa	7-12-72
540	Postal Finance Company	Tucson	7-20-72
541	Household Finance Corp.	Tucson	8- 1-72
542	Credithrift of America, Inc. No. 3	Tucson	8- 8-72
543	AVCO Financial Services of Maricopa, Inc.	Phoenix	8- 2-72
544	Holmes Tuttle Investment Co., Inc.	Tucson	8-21-72
545	Century Finance Company of Tucson	Tucson	8-23-72
546	Household Finance Corp.	Flagstaff	8-29-72
547	Liberty Loan Corp. (Arizona)	Glendale	9- 6-72
548	Liberty Loan Corp. of Tucson	Tucson	9-15-72
549	Continental Credit Corp.	Phoenix	10- 5-72
550	Budget Finance Plan	Glendale	10- 2-72
551	Budget Finance Plan	Mesa	10- 2-72
552	Budget Finance Plan	Phoenix	10- 2-72
553	Budget Finance Plan	Tucson	10- 2-72
554	AVCO Financial Services of Maricopa	Phoenix	10- 9-72
555	AVCO Financial Services of Maricopa	Phoenix	12- 4-72
556	Liberty Loan Corporation	Phoenix	12-19-72
557	Liberty Loan Corporation	Tempe	1- 5-73
558	Dial Finance Co., of Glendale	Glendale	1-10-73
559	Aetna Finance Company	Tucson	1-22-73
560	Pacific Finance Loans	Tucson	2- 6-73
561	Model Finance Co., of E. Tucson	Tucson	3-22-73
562	Commercial Credit Plan	Phoenix	3-30-73
563	Nationwide Finance Corporation	Glendale	4-26-73
564	Nationwide Finance Corporation	Mesa	4-26-73
565	Nationwide Finance Corporation	Phoenix	4-26-73
566	Nationwide Finance Corporation	Phoenix	4-26-73
567	Nationwide Finance Corporation	Phoenix	4-26-73
568	Nationwide Finance Corporation	Tempe	4-26-73
569	Nationwide Finance Corporation	Tucson	4-26-73
570	Nationwide Finance Corporation	Tucson	4-26-73
571	Termplan Paradise Village	Phoenix	4-30-73
572	C.I.T. Financial Services Inc. of Arizona	Scottsdale	5- 3-73
574	Nationwide Finance Corp. of Arizona	Tucson	5- 3-73
575	Beneficial Finance Co. of Phoenix	Phoenix	5- 4-73
576	Community Finance Corp. of North Central Ave.	Yuma	4-20-73
577	GAC Finance Inc. of Arizona	Glendale	5-15-73

CONSUMER FINANCE COMPANIES

16 Licenses Surrendered During Fiscal Year 1972-1973

License No.			Surrendered
495	Valley Loan Company	Eloy	8-10-72
40	Budget Finance Plan	Mesa	10- 2-72
509	Budget Finance Plan	Glendale	10- 2-72
510	Budget Finance Plan	Phoenix	10- 2-72
511	Budget Finance Plan	Tucson	10- 2-72
484	Inland Western Finance Co.	Tempe	11-27-72
319	Valley Credit Company	Yuma	4-20-73
37	Nationwide Finance Co. of E. Thomas	Phoenix	4-26-73
90	Nationwide Finance Co. of Phoenix	Phoenix	4-26-73
307	Nationwide Finance Co. of Maryvale	Phoenix	4-26-73
318	Nationwide Finance Co. of Tucson	Tucson	4-26-73
523	Nationwide Finance Co. of Tempe	Tempe	4-26-73
532	Nationwide Finance Co. of E. Tucson	Tucson	4-26-73
538	Nationwide Finance Co. of Glendale	Glendale	4-26-73
539	Nationwide Finance Co. of Mesa	Mesa	4-26-73
16	Tucson Finance Company	Tucson	6-11-73

COMPOSITE ANNUAL SMALL LOAN REPORT

For the period ended June 30, 1973

TO

SUPERINTENDENT OF BANKS

Number of licensees June 30, 1973 — 249

Number of licensees June 30, 1972 — 225

SCHEDULE B — BALANCE SHEET

ASSETS	June 30, 1972 Small Loan Business	June 30, 1973 Small Loan Business	June 30, 1973 6%-8% Loan Business	June 30, 1973 Sales Finance Business	June 30, 1973 Total
7. Receivable:					
(a) Gross Amount	$109,794,137	$130,708,608	$30,191,378	$72,967,400	$233,867,386
(b) Less: Unearned Charges or Interest	21,109,371	25,039,790	3,325,846	11,850,851	40,216,487
(c) Less: Reserve for Bad Debts	2,861,275	3,347,624	766,640	1,474,570	5,588,834
(d) Net Receivables	85,823,491	102,321,194	26,098,892	59,641,979	188,062,065
8. Cash in Office and Banks	1,711,203	1,918,063	151,864	825,280	2,895,207
9. Real Estate (less Reserve for depreciation—building)	13,933	14,206	215	181	14,602
10. Furniture, fixtures, equipment (less Reserve for depreciation)	496,163	615,352	115,183	152,759	883,294
11. Deferred charges or prepaid expense	644,753	242,044	22,393	31,711	296,148
12. Other assets:					
(a) Organization or Development Expense	263,616	287,523	7,334	32,565	327,422
(b) Cost of Financing	15,137	100,805	—0—	—0—	100,805
(c) Other	660,129	752,191	329,839	1,007,473	2,089,503
13 Total Assets	$ 89,628,425	$106,251,378	$26,725,720	$61,691,948	$194,669,046

SCHEDULE B — BALANCE SHEET (Continued)

LIABILITIES AND CAPITAL	June 30, 1973
14. Accounts and Notes Payable:	
(a) Banks	$ 1,126,315
(b) Due to Parent Company or Affiliate	136,031,098
(c) Other Short Term Notes and Accounts	1,664,050
15. Bonds and Long Term Notes	947,296
16. Other Liabilities:	
(a) Accrued Expenses	1,676,728
(b) Other Expense Reserves	1,098,786
17. Branch Office Capital	18,179,778
18. Net Worth (If Individual or Parentship)	—0—
19. Capital Stock: (If Corporation)	
(a) Preferred	925,000
(b) Common	5,129,028
20. Appropriated Surplus or Capital Reserves	4,835,621
21. Surplus (Including Undivided Profits)	23,055,346
22. Total Liabilities and Capital	$194,669,046

SCHEDULE C — STATEMENT OF INCOME

For the period from July 1, 1972 to June 30, 1973

GROSS INCOME	Small Loan Business	6%-8% Loan Business	Sales Finance Business	Total
23. Charges or Interest Collected and Earned	$22,659,327	$3,396,196	$7,037,047	$33,092,570
24. Delinquency Charges Collected	750,360	95,594	182,870	1,028,824
25. All types Insurance (Sales Finance only)			213,232	213,232
26. Collections on Accounts Previously Charged Off	205,984	25,957	41,927	273,868
27. Interest on Bank Balances	29	—0—	4,097	4,126
28. Other Income	132,666	24,867	136,766	294,299
29. Total Gross Income	$23,748,366	$3,542,614	$7,615,939	$34,906,919

SCHEDULE C — STATEMENT OF EXPENSE AND NET EARNINGS

For the period from July 1, 1972 to June 30, 1973

EXPENSES OF CONDUCTING BUSINESS	Small Loan Only	Small Loan Business	6%-8% Loan Business	Sales Finance Business	Total
30. Advertising	2.56%	$ 485,617	$ 62,322	$ 41,873	$ 589,812
31. Auditing	1.22	232,514	3,681	70,528	306,723
32. Bad Debts or Reserve for Bad Debts	18.53	3,520,117	434,158	651,727	4,606,002
33. Depreciation of Furniture, Fixtures and Equipment	.72	136,715	20,786	33,191	190,692
34. Expense, Sundry	1.80	341,964	56,918	117,609	516,491
35. Insurance and Fidelity Bonds	.44	83,415	83,345	30,050	196,810
36. Legal Fees and Disbursements	.74	140,801	29,049	24,203	194,053
37. Postage and Express	1.37	259,945	34,914	56,547	351,406
38. Printing, Stationery and Supplies	1.22	231,494	35,961	50,470	317,925
39. Rent	4.28	812,909	123,834	186,900	1,123,643
40. Salaries	25.22	4,791,450	723,473	1,172,628	6,687,551
41. Supervision and Administration	8.04	1,528,578	295,522	430,350	2,254,450
42. Taxes					
(a) Income Taxes	25.65	4,873,013	688,947	2,098,089	7,660,049
(b) Licenses and License Taxes	.35	67,568	2,182	7,787	77,537
(c) All Other Taxes	1.48	280,639	42,085	89,318	412,042
43. Telephone and Telegraph	3.15	598,943	83,357	166,590	848,890
44. Travel	1.16	221,198	30,818	99,535	351,551
45. Other Expenses of Conducting Business					
(a) Recording and Acknowledging Fees	.04	7,121	1,667	1,227	10,015
(b) Other	2.03	385,347	84,484	338,168	807,999
46. Total Expenses of Conducting Business (Not including interest on borrowed funds)	100.00%	18,999,348	2,837,503	5,666,790	27,503,641
47. Total Net Earnings Derived from Business (Before deducting interest on borrowed funds)		$ 4,749,018	$ 705,111	$1,949,149	$ 7,403,278

SCHEDULE D — RECONCILIATION OF SURPLUS OR NET EARNINGS

For the period from July 1, 1972 to June 30, 1973

48.	Surplus Balance at End of Previous Period		$20,972,779
	Additions:		
49.	Total Net Earnings Derived from all Business	$ 7,403,278	
50.	Other Credit to Surplus for the Period:		
	(a) Tax Adjustment	3,252,054	
	(b) Net Income from Sale of Insurance In Connection With Small Loan and 6% - 8% Business	1,808,828	
	(c) Other	919,165	
51.	Total Additions for the period	$13,383,325	
	Deductions:		
52.	Interest Paid	$ 8,836,035	
53.	Amortization	15,132	
54.	Dividends Paid During the Period	38,286	
55.	Other Charges to Surplus for the Period	2,411,305	
56.	Total Deductions for the Period	$11,300,758	
57.	Net Additions to previous period's Surplus Balance		$ 2,082,567
58.	Surplus Balance at End of Present Period		$23,055,346

SCHEDULE E — ANALYSIS OF ASSETS USED AND USEFUL IN BUSINESS

June 30, 1973

	Small Loan Business	6%-8% Loan Business	Total Loan Business
59. Net Receivables	$102,321,194	$26,098,892	$128,420,086
60. Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	615,352	115,183	730,535
61. Real Estate (Less Reserve for Depreciation — Buildings)	14,206	215	14,421
62. Working Capital:			
(a) Cost of Acquiring Receivables Currently Outstanding	6,396,971	1,495,567	7,892,538
(b) Cash in Office and Banks	1,918,063	151,864	2,069,927
(c) Accounts Receivable	315,135	308,658	623,793
(d) Home Office Assets Apportioned to Branches	4,218,479	864,397	5,082,876
(e) Deferred Charges, such as Prepaid Insurance License Taxes, and Bond Premiums	242,044	22,393	264,437
(f) Other	145,296	4,290	149,586
63. Going Concern Value:			
(a) Initial Cost of Establishment of Office (Survey and Expense of Development Period)	1,588,593	327,811	1,916,404
(b) Cost of Financing (Present Cost of Funds for Assets Used and Useful)	7,503,167	1,569,530	9,072,697
64. Total Assets Used and Useful	125,278,500	30,958,800	156,237,300
65. Total Assets Used and Useful — End of Previous Period	105,614,461	28,077,013	133,691,474
66. Average Total Assets Used and Useful	115,446,481	29,517,906	144,964,387
Net Earnings	$ 4,749,018	$ 705,111	$ 5,454,129
67. Percent of Net Earnings Derived from Business (Before deducting interest paid on borrowed funds)	4.11%	2.39%	3.76%

SCHEDULE F — ANALYSIS OF CHARGES

	Small Loan Business
68. Charges or Interest Collected and Earned during the period	$22,659,327
69. Average Net Amount of Outstanding Loans	88,057,348
70. Actual Monthly Rate Collected	2.14%

SCHEDULE G — ANALYSIS OF LOANS

ANALYSIS OF LOANS BY SIZE	Average Size Loan	Percent of Total Number of Accounts	Percent of Total Amount of Loan	Number of Accounts	Amount of Loan
71. Total Balances Outstanding (Less Unearned Charges) at Beginning of Period	$ 740			119,764	$ 88,684,766
72. Loans Made During the Period					
(a) Loans of $300.00 or Less		15.02	3.23	19,046	3,868,849
(b) Loans of $300.01 to $600		26.28	12.58	33,312	15,050,543
(c) Loans of $600.01 to $1,500.00		36.86	37.62	46,724	45,018,362
(d) Loans of $1,500.01 to $2,500.00		21.84	46.57	27,674	55,737,116
(e) Total Loans Made During the Period	$ 944	100.00%	100.00%	126,756	119,674,870
73. Loan Balances Purchased During the Period				5,797	4,953,685
74. Loan Balances Sold During the Period				5,887	5,137,388
75. Loan Balances Charged Off During the Period				6,187	3,313,624
76. Collections During the Period				111,202	99,193,491
77. Total Loan Balances Outstanding (Less Unearned Charges) at End of Period	$ 819			129,041	$105,668,818
ANALYSIS OF LOANS BY SECURITY					
78. Loans Made During the Period Based in Whole or in Larger Part on:					
(a) Chattel Mortgages on Household Goods	$1,145	43.10	52.25	54,636	$ 62,532,836
(b) Automobiles	1,257	12.87	17.13	16,317	20,503,456
(c) Real Estate	1,893	1.76	3.52	2,228	4,218,343
(d) Other Chattels	897	5.77	5.48	7,313	6,556,786
(e) Unsecured Notes	543	29.88	17.19	37,873	20,572,590
(f) Endorsed and/or Co-Maker Notes	542	5.20	2.98	6,583	3,566,580
(g) Wage Assignments	466	.66	.33	839	391,135
(h) Other Considerations	1,379	.76	1.12	967	1,333,144
(i) Total	$ 944	100.00%	100.00%	126,756	$119,674,870

SCHEDULE H — NON-PAYING DELINQUENT ACCOUNTS AS OF JUNE 30, 1973

	Small Loan Business Number	Small Loan Business Amount of Unpaid Balance of Notes
79. Accounts with no payments for:		
(a) Two Months	3,343	$2,727,525
(b) Three Months or More	6,621	4,599,951
(c) Total	9,964	$7,327,476

SCHEDULE I — SUITS, POSSESSIONS AND SALE OF CHATTELS

Note: A borrower's account may appear under any one or all of the classifications below.

	Small Loan Business Number	Small Loan Business Amount Due	Small Loan Business Amount Collected
80. Suits for Recovery:			
(a) Pending at Close of Previous Period	471	$292,972	$
(b) Instituted During Period	807	686,402	
(c) Judgment Secured During Period	658	530,760	
(d) Settled Before Judgment During Period	246	185,630	
(e) Pending at Close of Current Period	374	262,984	
81. Wage Assignments Filed During Period	35	19,783	
82. Possession of Chattels Obtained by Licensee:			
(a) By Legal Process or Contract Right			
(1) Household Goods	22	16,257	
(2) Automobiles	73	95,091	
(3) Other Chattels and Property	6	6,762	
(b) By Voluntary Surrender:			
(1) Household Goods	70	73,672	
(2) Automobiles	202	279,272	
(3) Other Chattels and Property	28	20,477	
83. Sales of Chattels by Licensee:			
(a) With Borrower's Consent	326	468,492	144,355
(b) Without Borrower's Consent	70	$ 94,453	$ 48,096

SMALL LOANS MADE DURING THE PERIOD

1963 - 1973

Year Ending	$ Amount Loans Made	Increase (Decrease)
June 30, 1963	48,430,920.63	(178,327.50)
June 30, 1964	69,799,330.00	21,368,409.00
June 30, 1965	73,928,622.00	4,129,292.00
June 30, 1966	73,807,714.00	(120,908.00)
June 30, 1967	63,482,762.00	(10,324,952.00)
June 30, 1968	66,161,952.00	2,679,190.00
June 30, 1969	68,982,700.00	2,820,748.00
June 30, 1970	68,213,495.00	(769,205.00)
June 30, 1971	68,481,824.00	268,329.00
June 30, 1972	110,804,992.00	42,323,168.00
June 30, 1973	119,674,870.00	8,869,878.00

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1973/74

ANNUAL REPORT

OF THE

CONSUMER FINANCE COMPANIES

1973-1974

THE LIBRARY OF THE
DEC 17 1974
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

RICHARD W. KOEB
Superintendent of Banks

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1974

License No.			
	AJO		
98	Termplan of Ajo, Inc.	260 Pizal Street	(85321)
	BISBEE		
92	The City Loan & Finance Co.	6 Naco Road	(85603)
112	Termplan of Bisee, Inc.	Highway 92 at Don Luis	(85603)
	CASA GRANDE		
535	Household Finance Corp.	1226-K East Florence Blvd.	(85222)
146	Pacific Finance Loans	414 North Marshall	(85222)
	CHANDLER		
350	Credithrift of America, Inc.	51 East Boston	(85224)
454	Pacific Finance Loans	95 West Boston	(85224)
	CLIFTON		
58	Family Finance Co. of Clifton	180 S. Coronado Boulevard	(85533)
420	Termplan of Clifton, Inc.	North Coronado Boulevard	(85533)
	COOLIDGE		
440	Pacific Finance Loans	170 S. Arizona Boulevard	(85228)
	DOUGLAS		
23	The City Loan & Finance Co.	531 - 11th Street	(85607)
63	Family Finance Co. of Douglas	547 - 10th Street	(85607)
502	Interstate Securities Co., Inc.	1109 - G Avenue	(85607)
151	Pacific Finance Loans	557 - 10th Street	(85607)
396	Termplan of Douglas, Inc.	1108 - G Avenue	(85607)
	ELOY		
405	Pacific Finance Loans	516 North Main Street	(85231)
	FLAGSTAFF		
581	Avco Financial Services of Maricopa, Inc.	2529 E. Seventh Avenue	(86001)
268	Beneficial Finance Co. of Flagstaff	117 East Aspen	(86002)
45	Family Finance Co. of Flagstaff	113 West Birch	(86001)
546	Household Finance Corp.	2548 Seventh Avenue	(86001)
607	Indian Loan Co.	104 East Santa Fe	(86001)
503	Interstate Securities Co., Inc.	8 North Leroux	(86001)
122	Pacific Finance Loans	117 West Birch	(86001)
176	Public Finance Corp. of Phoenix #2	123 East Aspen	(86001)
201	Termplan of Flagstaff, Inc.	113 North Beaver	(86001)
	GLENDALE		
244	Aetna Finance Co.	5717 West Glendale Avenue	(85301)
550	Associates Financial Services Co.—Western	4742 West Glendale Avenue	(85301)
582	Avco Financial Services of Maricopa, Inc.	5233 West Glendale Avenue	(85310)
34	Beneficial Finance Co. of Arizona	5613 West Glendale Avenue	(85301)
494	Century Finance Co. No. 2 of Phoenix	3560 West Glendale Avenue	(85301)
558	Dial Finance Co. of Glendale Arizona	4329 West Glendale Avenue	(85301)
528	Family Finance Co. of Glendale	7016 North 54th Avenue	(85301)
577	GAC Finance Inc. of Arizona	6224 North 43rd Avenue	(85301)
150	Household Finance Corp. of Glendale	5809 West Glendale Avenue	(85301)
547	Liberty Loan Corp. (Arizona)	7424 North 51st Avenue	(85301)
489	Model Finance Co. of Glendale	5316 West Glendale Avenue	(85301)
563	Nationwide Finance Corp. of Arizona	5705 West Glendale Avenue	(85301)
8	Northside Loan Co.	5418 Grand Avenue	(85301)
463	Pacific Finance Loans	5605 West Glendale Avenue	(85301)
512	Postal Finance Company	5413 West Glendale Avenue	(85301)
142	Public Finance Corp. of Phoenix #2	7029 North 57th Drive	(85301)
136	Termplan of Glendale	5549 West Glendale Avenue	(85301)

License No.

GLOBE

47	Family Finance Co. of Globe	401 North Broad	(85501)
374	Interstate Securities Co. Inc.,	205 West Oak	(85501)
137	Templan of Globe, Inc.	378 North Broad	(85501)

GOODYEAR

615	Nationwide Financial Corp. of Arizona	132 East Western	(85338)

HOLBROOK

483	Inland Western Finance Co.	152 West Arizona Boulevard	(86025)

KINGMAN

385	American Finance Corp. of Kingman	315 East Oak Street	(86401)
583	Avco Financial Services of Maricopa, Inc.	419 East Beale Street	(86401)
437	Interstate Securities Co., Inc.	809 Beale Street	(86401)

LAKE HAVASU CITY

529	Interstate Securities Co., Inc.	2125C McCulloch Boulevard	(86403)

MAMMOTH

107	Superior Loan Company	Main Street	(85618)

MESA

39	American Finance Corp. of Maricopa	439 West Main Street	(85201)
274	Associates Financial Services Co. of Arizona, Inc.	213 West Main Street	(85201)
584	Avco Financial Services of Maricopa, Inc.	261 West Main Street	(85201)
10	Beneficial Finance Co. of Mesa	41 West Main Street	(85201)
277	Blazer Financial Services, Inc.	62 South Mesa Drive	(85202)
600	Century Finance Co. of Mesa	450 N. Alma School	(85201)
359	Credithrift of America, Inc. No. 3	27 South Stapley Drive	(85201)
620	Dial Finance Co. of Arizona	32 South McDonald	(85201)
526	Family Finance Co. of Mesa	322 East University	(85021)
315	G.A.C. Finance Inc. of Arizona	19 West Main Street	(85201)
159	Household Finance Corp. of Mesa	31 South MacDonald	(85202)
505	Interstate Securities Co., Inc.	20 North Country Club	(85201)
469	Liberty Loan Corp. of Mesa	36 South MacDonald	(85201)
477	Model Finance Co. of Mesa	424 West Main Street	(85201)
564	Nationwide Financial Corp. of Arizona	28 North Alma School	(85201)
160	Pacific Finance Loans	41 East Main Street	(85201)
524	Public Finance Corp. of Phoenix #2	1846 West Broadway	(85202)
479	SIC Credit Company	1812 West Main Street	(85201)

NOGALES

139	The City Loan & Finance Co.	219 Morley Avenue	(85621)
342	USLIFE Credit Corporation	316 Grand Avenue	(85621)

PHOENIX

492	Aetna Finance Co.	4815 North Central	(85012)
351	American Finance Corp.	550 W. Indian School Road	(85013)
24	American Finance Corp. of Maricopa	163 West Camelback Road	(85013)
158	Arizona Finance Co.	706 West Washington	(85007)
271	Associates Financial Services Co. of Arizona, Inc.	2643 W. Bethany Home	(85017)
251	Associates Financial Services Co. of Arizona, Inc.	1826 N. Central Ave.	(85012)
552	Associates Financial Services Co.—Western	1437 East Camelback Road	(85014)
585	Avco Financial Services of Maricopa, Inc.	1800 West Bethany Home	(85015)
347	Avco Financial Services of Maricopa, Inc.	1625 E. Camelback Road	(85016)
543	Avco Financial Services of Maricopa, Inc.	12830 North 28th Drive	(85029)
554	Avco Financial Services of Maricopa, Inc.	7814 North 12th Street	(85020)
555	Avco Financial Services of Maricopa, Inc.	5357 West Indian School Rd.	(85031)
586	Avco Financial Services of Maricopa, Inc.	26 West Osborn Road	(85013)
527	Avco Financial Services of Maricopa, Inc.	31 East Thomas	(85015)

License No.

PHOENIX (Continued)

License No.			
2	Beneficial Finance Co. of Phoenix	31 West Adams	(85003)
356	Beneficial Finance Co. of Phoenix	2007-A W. Bethany Home	(85015)
625	Beneficial Finance Co. of Phoenix	3222 East Cactus Road	(85029)
117	Beneficial Finance Co. of Phoenix	1716East McDowell Road	(85006)
575	Beneficial Finance Co. of Phoenix	12414 North 28th Drive	(85029)
257	Blazer Financial Services, Inc.	1318 North Central Avenue	(85004)
471	Blazer Financial Services, Inc.	3182 E. Indian School Road	(85016)
301	C.I.T. Financial Servics, Inc. of Arizona	1040 East Camelback Road	(85014)
436	Century Finance Co. of Phoenix	1737 East McDowell Road	(85006)
193	Commercial Credit Plan, Inc.	130 West Osborn Road	(85013)
406	Commercial Credit Plan, Inc.	4242 East Thomas Road	(85018)
562	Commercial Credit Plan, Inc.	2822 West Cactus Road	(85029)
549	Continental Credit Corp.	1600 West Camelback Road	(85015)
349	Credithrift of America, Inc.	527 East Camelback Road	(85012)
361	Credithrift of America, Inc. No. 3	2619 West Bethany Home Road	(85017)
464	Credithrift of America, Inc.	4726 East Indian School Road	(85016)
603	Credithrift of America, Inc.	4225 West Glendale Avenue	(85021)
414	Dial Finance Co. of Arizona	27 South Central Avenue	(85004)
616	Dial Finance Co. of Arizona	1025 North Central Avenue	(85004)
621	Dial Finance Co. of Arizona	1743 East McDowell Road	(85006)
369	Dial Finance Co. of Phoenix No. 1	3153 West Indian School	(85017)
461	Dial Finance Co. of Phoenix No. 2	321 East Camelback Road	(85012)
525	Dial Finance Co. of Phoenix No. 3	3630 East Thomas Road	(85018)
610	Dial Finance Co. of Phoenix No. 4	2723 West Windrose	(85029)
522	Family Finance Co. of Phoenix	2947 West Indian School	(85017)
519	Family Finance Co. of Camelback	6027 North Seventh Street	(85014)
30	Family Loan Co. Inc.	1610 East Van Buren	(85006)
490	Ford Motor Credit Co.	3033 North Central Avenue	(85012)
314	G.A.C. Finance Inc. of Arizona	324 North Central Avenue	(85004)
240	General Finance Co.	4776 North Central Avenue	(85012)
455	Homemakers Loan & Consumer Disc. Co.	5050 N. 19th Avenue	(85015)
20	Household Finance Corp.	5 West Monroe	(85003)
391	Household Finance Corp. of Phoenix	1903 East Camelback Road	(85016)
241	Household Finance Corp. of Phoenix	5018 North Central Avenue	(85012)
376	Household Finance Corp. of Phoenix	6006 South Central Avenue	(85040)
327	Household Finance Corp. of Phoenix	1724 West Montebello	(85015)
382	Household Finance Corp. of Phoenix	4557 East Thomas Road	(85031)
482	Inland Western Finance Company	200 East Thomas Road	(85012)
311	Interstate Securities Co., Inc.	4035 East Indian School	(85018)
185	Liberty Loan Corp. of Arizona	1829 West Indian School	(85015)
264	Liberty Loan Corp. of Phoenix	1337 East McDowell Road	(85006)
556	Liberty Loan Corporation	3228 East Shea Boulevard	(85028)
297	Model Finance Co. of Camelback	1041 East Camelback Road	(85014)
270	Model Finance Co. of E. Van Buren	1319 East Van Buren	(85006)
219	Model Finance Co. of Phoenix	846 North Seventh Avenue	(85007)
75	Model Finance Co. of West Phoenix	4130 North 27th Avenue	(85017)
595	Nationwide Finance Corp. of Arizona	221 East Camelback Road	(85012)
565	Nationwide Financial Corp. of Arizona	820 North Central Avenue	(85004)
566	Nationwide Financial Corp. of Arizona	3826 West Indian School Road	(85019)
567	Nationwide Financial Corp. of Arizona	3832 East Thomas Road	(85018)
9	Pacific Finance Loans	810 West Osborn Road	(85013)
152	Pacific Finance Loans	3033 North 24th Street	(85016)
246	Pacific Finance Loans	4815 North 27th Avenue	(85017)
432	Pacific Finance Loans	5817 South Central Avenue	(85040)
439	Pacific Finance Loans	520 East Dunlap Avenue	(85020)
446	Pacific Finance Loans	5038 West Indian School	(85031)
537	Pacific Finance Loans	2747 West Windrose Drive	(85029)
14	Postal Finance Co.	704 North Central Avenue	(85004)
363	Postal Finance Co.	1912 East Camelback Road	(85018)
472	Postal Finance Co.	3201 North Central Avenue	(85012)
259	Postal Finance Co.	1816 West Bethany Home Road	(85015)
599	Premium Budget, Inc.	3620 North Third Avenue	(85013)
67	Public Finance Corp. of Phoenix No. 2	1606 East Camelback Road	(85016)
102	Public Finance Corp. of Phoenix No. 2	541 East McDowell Road	(85007)
291	Public Finance Corp. of Phoenix No. 2	4211 West Thomas Road	(85019)

License No.

PHOENIX (Continued)

579	Public Finance Corp. of Phoenix No. 2	3516 West Cactus Road	(85029)
114	SIC Credit Company	823 North First Street	(85004)
429	SIC Credit Company	3505 East Thomas Road	(85018)
475	SIC Credit Company	5845 West Indian School Road	(85031)
520	SIC Credit Company	3411 West Northern Avenue	(85021)
337	Termplan, Incorporated	5020 North Seventh Street	(85014)
389	Termplan of Arizona, Inc.	1302 North First Street	(85004)
571	Termplan Paradise Village	12818 North 19th Drive	(85029)
491	U.I.C. Co.	111 West Osborn	(85013)
316	Union Finance Co.	3608 North Sixteenth Street	(85016)
617	Universal-Guardian Corp.	6245 North 35th Avenue	(85017)
514	USLIFE Credit Corporation	513 East Camelback Road	(85012)
434	Western American Loan, Inc.	3616 North 16th Street	(85016)

PRESCOTT

587	Avco Financial Services of Maricopa, Inc.	105 North Cortez	(86301)
42	Beneficial Finance Co. of Prescott	229 West Gurley	(86301)
377	Credithrift of America, Inc. No. 2	141 South Cortez	(86301)
153	Pacific Finance Loans	401 West Gurley	(86301)

SAFFORD

588	Avco Financial Services of Maricopa, Inc.	1908 West Thatcher	(85546)
486	Inland Western Finance Co.	1930 West Thatcher	(85546)
602	Pacific Finance Loans	401 Main Street	(85546)

SAN MANUEL

208	Family Finance Co. of San Manuel	Arcade Building	(85631)

SCOTTSDALE

275	Associates Financial Services of Arizona, Inc.	1133 N. Scottsdale Road	(85257)
589	Avco Financial Services of Maricopa, Inc.	2013 N. Scottsdale Road	(85257)
572	C.I.T. Financial Services Inc. of Arizona	4242 North Scottsdale Road	(85251)
521	Family Finance Co. of Scottsdale	2801-F North Scottsdale Road	(85257)
323	Liberty Loan Corp. of Scottsdale	6905 East McDowell Road	(85257)
282	Model Finance Co. of Scottsdale	1336 North Scottsdale Road	(85257)
431	Pacific Finance Loans	1915 North Scottsdale Road	(85257)
534	Personal Financial Services, Inc.	4258 North Brown	(85252)

SEDONA

594	Executive Finance	89A Near Sunset Drive	(86336)

SHOW LOW

613	Pacific Finance Loans	12 White Mountain Road	(85901)

SIERRA VISTA

590	Avco Financial Services of Maricopa, Inc.	833 Fry Boulevard	(85635)
456	Household Finance Corp. of Sierra Vista	300 Fry Boulevard	(85635)
536	Liberty Loan Corporation of Tucson	1502 Fry Boulevard	(85635)
609	Nationwide Financial Corp. of Arizona	169 Fry Boulevard, N.E.	(85635)
200	Termplan of Sierra Vista, Inc.	257 Buena Highway	(85635)

SUPERIOR

36	Superior Loan Co.	28 North Magma	(85273)

TEMPE

551	Associates Financial Services Co.—Western	1979 East Broadway	(85282)
35	Beneficial Finance Co. of Arizona	2107 South Rural Road	(85282)
518	Credithrift of America, Inc. #3	1146 N. Scottsdale	(85281)
619	Dial Finance Co. of Tempe	5136 South Rural Road	(85282)
601	Household Finance Corp.	201 East Southern	(85282)
557	Liberty Loan Corporation	307 East Southern	(85282)
618	Model Finance Co. of Tempe	1801 East Baseline	(85282)
568	Nationwide Financial Corp. of Arizona	900-A North Scottsdale Rd.	(85281)
476	Pacific Finance Loans	57 East Broadway	(85281)
580	Postal Finance Company	1462 North Scottsdale Road	(85281)

TUCSON

57	Aetna Finance Co.	72 South Stone Avenue	(85701)
559	Aetna Finance Company	4054 East 22nd Street	(85711)
352	American Finance Corp. of Tucson	53 East Broadway	(85701)
353	American Finance Corp. of Tucson	5726 East Broadway	(85711)
354	American Finance Corp. of Tucson	3352 South Sixth Avenue	(85713)

License No.			
	TUCSON (Continued)		
321	Associates Financial Services Co. of Arizona, Inc.	4635 East Broadway	(85719)
553	Associates Financial Services Co.—Western	6355 East 22nd Street	(85710)
591	Avco Financial Services of Maricopa, Inc.	2343 East Broadway	(85719)
592	Avco Financial Services of Maricopa, Inc.	6545 East 22nd Street	(85710)
612	Beneficial Finance Co. of Arizona	5634 East Broadway	(85711)
3	Beneficial Finance Co. of Arizona	12 West Congress	(85701)
182	Beneficial Finance Co. of Arizona	4662 East Speedway	(85716)
614	Beneficial Finance Co. of Arizona	4134 North Oracle Road	(85705)
224	Blazer Financial Services, Inc.	2336 South Sixth Avenue	(85713)
225	Blazer Financial Services, Inc.	3950 East Speedway	(85716)
516	Borg-Warner Credit Corp. of Arizona	5447 East Fifth Street	(85732)
302	C.I.T. Financial Services, Inc. of Arizona	2436 East Broadway	(85719)
578	C.I.T. Financial Services, Inc. of Arizona	7272 East Broadway	(85710)
545	Century Finance Co.. of Tucson	2532 East Broadway	(85716)
194	Commercial Credit Plan, Inc.	5637 East Broadway	(85711)
542	Credithrift of America, Inc. No. 3	4176 East 22nd Street	(85711)
622	Dial Finance Co. of Arizona	2402 East Broadway	(85719)
623	Dial Finance Co. of Arizona	76 South Stone	(85701)
593	Dial Finance Co. of Tucson #3	2625 North First Avenue	(85719)
531	Dial Finance Co. of Tucson #2	5508 East 22nd Street	(85711)
50	Family Finance Co. of Tucson	4449 East Broadway	(85719)
530	G.A.C. Finance Inc. of Arizona	4514 East Broadway	(85711)
26	Household Finance Corp.	121 East Congress	(85701)
256	Household Finance Corp. of Tucson	6339 East Broadway	(85710)
541	Household Finance Corp.	4044 North Oracle Road	(85703)
118	Interstate Securities Co., Inc.	2221-A East Broadway	(85719)
310	Interstate Securities Co., Inc.	910 South Craycroft	(85711)
276	Liberty Loan Corp. of Arizona	2549 East Broadway	(85716)
548	Liberty Loan Corp. of Tucson	5929 East 22nd Street	(85711)
329	Model Finance Co. of Tucson	529 North Stone Avenue	(85705)
561	Model Finance Co. of East Tucson	7229 East 22nd Street	(85710)
569	Nationwide Financial Corp. of Arizona	2235 East Broadway	(85719)
570	Nationwide Financial Corp. of Arizona	6544 East 22nd Street	(85710)
574	Nationwide Financial Corp. of Arizona	2748 North Campbell	(85719)
624	Nationwide Financial Corp. of Arizona	4754 East Grant	(85712)
163	Pacific Finance Loans	4665 East Broadway	(85711)
25	Pacific Finance Loans	2629 East Broadway	(85716)
560	Pacific Finance Loans	2574 South Kolb	(85701)
605	Pacific Finance Loans	5430 South 12th Avenue	(85706)
468	Postal Finance Co.	100 East Alameda	(85701)
364	Postal Finance Co.	64 South Stone Avenue	(85701)
540	Postal Finance Company	5176 East 22nd Street	(85711)
101	Public Finance Corp. of Phoenix No. 2	5602 East Broadway	(85711)
222	Public Finance Corp. of Phoenix No. 2	33 East Broadway	(85701)
145	SIC Credit Company	1101 East Broadway	(85719)
430	SIC Credit Company	7110 East Broadway	(85710)
338	Termplan, Incorporated	2334 East Broadway	(85719)
604	Termplan Pima, Inc.	5339 South 12th Avenue	(85706)
544	Tuttle, Holmes, Investment Co., Inc.	800 East Broadway	(85719)
515	USLIFE Credit Corporation	68 South Stone Avenue	(85701)
	WILLCOX		
485	Inland Western Finance Company	190 North Curtis	(85643)
	WINSLOW		
51	Family Finance Co. of Winslow	114 East Second Street	(86047)
147	Pacific Finance Loans	113 Warren Avenue	(86047)
	YUMA		
170	American Finance Corp.	1628 Fourth Avenue	(85364)
181	Beneficial Finance Co. of Mesa	849 Fourth Avenue	(85364)
576	Blazer Financial Services, Inc.	1700 First Avnue	(85364)
608	Dial Finance Co. of Yuma	1045 South Fourth Avenue	(85364)
421	Family Finance Co. (Uptown)	1101 Fourth Avenue	(85364)
149	Household Finance Corp. of Yuma	333 Main Street	(85364)
457	Interstate Securities Co., Inc.	340 - 24th Street	(85364)
210	Liberty Loan Corp. of Yuma	2366 Fourth Avenue	(85364)
128	Pacific Finance Loans	1624 Fourth Avenue	(85364)
82	Public Finance Corp. of Phoenix No. 2	1418 Fourth Avenue	(85364)

CONSUMER FINANCE COMPANIES

June 30, 1974

247 Licensed as branches or subsidiaries of 31 Interstate Companies

Name	Location	Number
American Finance Management Corp.	Silver Spring, Maryland	8
American Investment Co. of Illinois	St. Louis, Missouri	10
ARISTAR Management, Inc.	Miami, Florida	6
Associates Investment Company	South Bend, Indiana	5
Avco Financial Services, Inc.	Newport Beach, California	17
Beneficial Management Corp.	Morristown, New Jersey	15
Borg-Warner Acceptance Corp.	Chicago, Illinois	1
C.I.T. Financial Services, Inc.	New York, New York	4
Century Acceptance Corp.	Kansas City, Missouri	4
Commercial Credit Plan, Inc.	Baltimore, Maryland	4
Credithrift Financial Corp.	Evansville, Indiana	9
Dial Finance Co.	Des Moines, Iowa	15
Fidelity Acceptance Corp.	Minneapolis, Minnesota	13
Ford Motor Credit Company	Dearborn, Michigan	1
G.A.C. Finance Corp.	Allentown, Pennsylvania	4
Homemakers Loan & Consumer Disc. Co.	New York, New York	1
Household Finance Corp.	Chicago, Illinois	16
ITT Aetna Corp.	St. Louis, Missouri	4
Industrial Finance & Thrift Corp.	New Orleans, Louisiana	13
Interstate Securities Co.	Kansas City, Missouri	10
Liberty Loan Corp.	St. Louis, Missouri	11
Model Finance Co.	Phoenix, Arizona	10
Nationwide Financial Services Corp.	St. Louis, Missouri	13
Postal Finance Co.	Sioux City, Iowa	9
Rouda Finance Co.	San Francisco, California	1
Ruskin Finance Corp.	South Bend, Indiana	4
Southwestern Investment Co.	Amarillo, Texas	7
Transamerica Financial Corp.	Los Angeles, California	27
Union Investment Co.	Detroit, Michigan	1
Universal-Guardian Corporation	Piscataway, New Jersey	1
USLIFE Credit Corp.	Schaumburg, Illinois	3

9 Licensed as branches or subsidiaries of 3 Intrastate Companies

The City Loan & Finance Co.	Douglas, Arizona	3
Inland Western Finance Co.	Phoenix, Arizona	4
Superior Loan Company	Superior, Arizona	2

10 Licensed as Independent Companies

Arizona Finance Co.	Phoenix
Continental Credit Corp.	Phoenix
Family Loan Co., Inc.	Phoenix
General Finance Corp.	Phoenix
Indian Loan Co.	Flagstaff
Northside Loan Co., Inc.	Glendale
Personal Financial Services, Inc.	Scottsdale
Premium Budget, Inc.	Phoenix
Tuttle, Holmes, Investment Co., Inc.	Tucson
Western Am. Loan Co., Inc.	Phoenix

Total of 266 Licenses as of June 30, 1974

CONSUMER FINANCE COMPANIES

45 New Licenses Issued During Fiscal Year 1973-1974

License No.			Licensed
578	C.I.T. Financial Services Inc. of Arizona	Tucson	7- 2-73
579	Public Finance Corp. of Phoenix #2	Phoenix	7- 2-73
580	Postal Finance Company	Tempe	7- 3-73
581	Avco Financial Services of Maricopa, Inc.	Flagstaff	7- 2-73
582	Avco Financial Services of Maricopa, Inc.	Glendale	7- 2-73
583	Avco Financial Services of Maricopa, Inc.	Kingman	7- 2-73
584	Avco Financial Services of Maricopa, Inc.	Mesa	7- 2-73
585	Avco Financial Services of Maricopa, Inc.	Phoenix	7- 2-73
586	Avco Financial Services of Maricopa, Inc.	Phoenix	7- 2-73
587	Avco Financial Services of Maricopa, Inc.	Prescott	7- 2-73
588	Avco Financial Services of Maricopa, Inc.	Safford	7- 2-73
589	Avco Financial Services of Maricopa, Inc.	Scottsdale	7- 2-73
590	Avco Financial Services of Maricopa, Inc.	Sierra Vista	7- 2-73
591	Avco Financial Services of Maricopa, Inc.	Tucson	7- 2-73
592	Avco Financial Services of Maricopa, Inc.	Tucson	7- 2-73
593	Dial Finance Co. of Tucson #3	Tucson	7-11-73
594	Executive Finance	Sedona	7- 5-73
595	Nationwide Financial Corp. of Arizona	Phoenix	7-27-73
598	General Credit Company	Marana	7-27-73
599	Premium Budget, Inc.	Phoenix	8-15-73
600	Century Finance Co. of Mesa	Mesa	8-15-73
601	Household Finance Corp.	Tempe	8-20-73
602	Pacific Finance Loans	Safford	8-21-73
603	Credithrift of America, Inc.	Phoenix	8-27-73
604	Termplan Pima, Inc.	Tucson	8-31-73
605	Pacific Finance Loans	Tucson	10-19-73
606	B and D Loan Company, Inc.	Mesa	10-19-73
607	Indian Loan Co.	Flagstaff	10-29-73
608	Dial Finance Co. of Yuma	Yuma	11- 8-73
609	Nationwide Financial Corp. of Arizona	Sierra Vista	1-18-74
610	Dial Finance Co., Phoenix #4	Phoenix	1-23-74
612	Beneficial Finance Co. of Arizona	Tucson	2- 8-74
613	Pacific Finance Loans	Show Low	1-31-74
614	Beneficial Finance Co. of Arizona	Tucson	2-19-74
615	Nationwide Financial Corp. of Arizona	Goodyear	2- 8-74
616	Dial Finance Co. of Arizona	Phoenix	2-11-74
617	Universal-Guardian Corp.	Phoenix	3-11-74
618	Model Finance Co. of Tempe	Tempe	4- 1-74
619	Dial Finance Co. of Tempe	Tempe	4-16-74
620	Dial Finance Co. of Arizona	Mesa	4-30-74
621	Dial Finance Co. of Arizona	Phoenix	4-30-74
622	Dial Finance Co. of Arizona	Tucson	4-30-74
623	Dial Finance Co. of Arizona	Tucson	4-30-74
624	Nationwide Financial Corp. of Arizona	Tucson	5-14-74
625	Bneficial Finance Co. of Phoenix	Phoenix	5-27-74

CONSUMER FINANCE COMPANIES

28 Licenses Surrendered During Fiscal Year 1973-1974

License No.			Surrendered
7	Avco Financial Services One, Inc.	Phoenix	7- 2-73
28	Avco Financial Services of Phoenix	Phoenix	7- 2-73
41	Avco Financial Services of Mesa	Mesa	7- 2-73
166	Avco Financial Services of Tucson	Tucson	7- 2-73
272	Avco Financial Services of Flagstaff	Flagstaff	7- 2-73
333	Avco Financial Services of Scottsdale	Scottsdale	7- 2-73
339	Avco Financial Services of Safford	Safford	7- 2-73
365	Avco Financial Services of Glendale	Glendale	7- 2-73
404	Avco Financial Services of Prescott	Prescott	7- 2-73
408	Avco Financial Services of Pima	Tucson	7- 2-73
409	Avco Financial Services of Kingman	Kingman	7- 2-73
447	Avco Financial Services of Sierra Vista	Sierra Vista	7- 2-73
517	Century Finance Co. of Phoenix	Phoenix	8-27-73
513	North American Finance Co.	Glendale	9- 4-73
317	Superior Loan Company	Kearny	11- 9-73

CONSUMER FINANCE COMPANIES (Continued)

License No.			Surrendered
415	Dial Finance Co. of Phoenix	Phoenix	2-11-74
533	Family Finance Co. of E. Tucson	Tucson	3-25-74
209	Fidelity Finance Co. of Phoenix	Phoenix	4- 1-74
598	General Credit Company	Marana	4-12-74
606	B and D Loan Co., Inc.	Mesa	4-16-74
52	Family Finance Co. of Yuma	Yuma	4-22-74
279	Dial Finance Co. of Maricopa	Phoenix	4-30-74
284	Dial Finance Co. of Tucson #1	Tucson	4-30-74
413	Dial Finance Co. of Mesa	Mesa	4-30-74
416	Dial Finance Co. of Tucson	Tucson	4-30-74
500	Aetna Finance Company	Tucson	6-17-74
499	Aetna Finance Company	Phoenix	6-25-74
497	Aetna Finance Company	Mesa	6-28-74

SMALL LOANS MADE DURING THE PERIOD

1964 - 1974

Year Ending	$ Amount Loans Made	Increase (Decrease)
June 30, 1964	69,799,330.00	21,368,409.00
June 30, 1965	73,928,622.00	4,129,292.00
June 30, 1966	73,807,714.00	(120,908.00)
June 30, 1967	63,482,762.00	(10,324,952.00)
June 30, 1968	66,161,952.00	2,679,190.00
June 30, 1969	68,982,700.00	2,820,748.00
June 30, 1970	68,213,495.00	(769,205.00)
June 30, 1971	68,481,824.00	268,329.00
June 30, 1972	110,804,992.00	42,323,168.00
June 30, 1973	119,674,870.00	8,869,878.00
June 30, 1974	124,805,955.00	5,131,085.00

COMPOSITE ANNUAL SMALL LOAN REPORT

For the period ended June 30, 1974

TO

SUPERINTENDENT OF BANKS

Number of licensees June 30, 1974—266

Number of licensees June 30, 1973 — 249

SCHEDULE B — BALANCE SHEET

	ASSETS	June 30, 1973 Small Loan Business	June 30, 1974 Small Loan Business	6%-8% Loan Business	Revolving Loan Business	Sales Finance Business	Total
7.	Receivable:						
	(a) Gross Amount	$130,708,608	$140,623,715	$30,108,330	$10,293,960	$75,144,798	$256,170.803
	(b) Less: Unearned Charges or Interest	25,039,790	26,555,973	3,338,089	458,218	12,865,638	43,217,918
	(c) Less: Reserve for Bad Debts	3,347,624	3,404,331	744,657	297,565	1,237,364	5,683,917
	(d) Net Receivables	102,321,194	110,663,411	26,025,584	9,538,177	61,041,796	207,268,968
8.	Cash in Office and Banks	1,918,063	1,698,448	122,178	37,208	2,047,627	3,905,461
9	Real Estate (less Reserve for depreciation—building)	14,206	22,581	165	—0—	34	22,780
10	Furniture, fixtures, equipment (less Reserve for depreciation)	615,352	823,707	155,846	38,425	236,210	1,254,188
11	Deferred charges or prepaid expense	242,044	462,504	122,446	5,698	174,055	764,703
12.	Other assets:						
	(a) Organization or Development Expense	287,523	221,690	1,741	—0—	772	224,203
	(b) Cost of Financing	100,805	—0—	—0—	—0—	—0—	—0—
	(c) Other	752,191	821,220	448,168	212,203	1,329,724	2,811,315
13	Total Assets	$106,251,378	$114,713,561	$26,876,128	$ 9,831,711	$64,830,218	$216,251,618

SCHEDULE B — BALANCE SHEET (Continued)

LIABILITIES AND CAPITAL	June 30, 1974
14. Accounts and Notes Payable:	
(a) Banks	$ 217,105
(b) Due to Parent Company or Affiliate	158,977,000
(c) Other Short Term Notes and Accounts	2,400,680
15. Bonds and Long Term Notes	512,533
16. Other Liabilities:	
(a) Accrued Expenses	1,606,421
(b) Other Expense Reserves	19,430,166
17. Branch Office Capital	7,003,264
18. Net Worth (If Individual or Partnership)	225,000
19. Capital Stock: (If Corporation)	
(a) Preferred	1,614,300
(b) Common	3,264,596
20. Appropriated Surplus or Capital Reserves	5,132,250
21. Surplus (Including Undivided Profits)	15,868,303
22. Total Liabilities and Capital	$216,251,618

SCHEDULE C — STATEMENT OF INCOME

For the period from July 1, 1973 to June 30, 1974

GROSS INCOME	Small Loan Business	6%-8% Loan Business	Revolving Loan Business	Sales Finance Business	Toal
23. Charges or Interest Collected and Earned	$25,191,143	$3,710,631	$1,211,946	$8,306,125	$38,419,845
24. Delinquency Charges Collected	732,784	96,488	12,063	255,296	1,096,631
25. All types Insurance (Sales Finance only)	—0—	—0—	—0—	46,156	46,156
26. Collections on Accounts Previously Charged Off	217,439	47,229	8,660	31,031	304,359
27. Interest on Bank Balances	51,788	576	—0—	12,367	64,731
28. Other Income	110,039	62,559	26,929	131,625	331,152
29. Total Gross Income	$26,303,193	$3,917,483	$1,259,598	$8,782,600	$40,262,874

SCHEDULE C — STATEMENT OF EXPENSE AND NET EARNINGS

For the period from July 1, 1973 to June 30, 1974

EXPENSES OF CONDUCTING BUSINESS	Only Small Loan	Small Loan Business	6%-8% Loan Business	Revolving Loan Business	Sales Finance Business	Toal
30. Advertising	2.34%	$ 501,346	$ 47,148	$ 8,585	$ 57,352	$ 614,431
31. Auditing	1.75	374,193	4,451	173	72,875	451,692
32. Bad Debts or Reserve for Bad Debts	18.22	3,898,413	520,110	245,446	728,657	5,392,626
33. Depreciation or Furniture, Fixtures and Equipment	.67	144,301	26,013	7,505	34,889	212,708
34. Expense, Sundry	2.59	553,177	85,552	14,742	197,055	850,526
35. Insurance and Fidelity Bonds	.44	94,027	59,832	240	26,890	180,989
36. Legal Fees and Disbursements	.67	142,532	25,869	7,862	27,577	203,840
37. Postage and Expense	1.32	283,158	37,278	13,582	74,228	408,246
38. Printing, Stationery and Supplies	1.18	252,898	34,661	14,211	81,150	382,920
39. Rent	4.33	927,300	145,328	39,937	224,255	1,336,820
40. Salaries	24.41	5,223,839	789,097	262,823	1,551,908	7,827,667
41. Supervision and Administration	8.09	1,731,658	428,704	99,831	436,235	2,696,428
42. Taxes						
(a) Income Taxes	24.88	5,323,183	744,091	249,503	2,398,109	8,714,886
(b) Licenses and License Taxes	.36	78,065	9,783	3,053	15,849	106,750
(c) All Other Taxes	1.87	401,050	55,855	18,227	121,561	596,693
43. Telephone and Telegraph	3.34	714,826	96,123	26,963	230,335	1,068,247
44. Travel	1.19	254,453	29,638	7,888	119,894	411,873
45. Other Expenses of Conducting Business						
(a) Recording and Acknowledging Fees	.02	4,383	862	633	1,154	7,032
(b) Other	2.33	492,630	125,642	40,767	221,410	880,449
46. Total Expenses of Conducting Business (Not including interest on borrowed funds)	100.00%	21,395,432	3,266,037	1,061,971	6,621,383	32,344,823
47. Total Net Earnings Derived from Business (Before deducting interest on borrowed funds)		$ 4,907,761	$ 651,446	$ 197,627	$2,161,217	$ 7,918,051

SCHEDULE D — RECONCILIATION OF SURPLUS OR NET EARNINGS

For the period from July 1, 1973 to June 30, 1974

48.	Surplus Balance at End of Previous Period		$23,055,346
	Additions:		
49.	Total Net Earnings Derived from all Business	$ 7,918,051	
50.	Other Credit to Surplus for the Period:		
	(a) Tax Adjustment	5,592,386	
	(b) Net Income from Sale of Insurance In Connection With Small Loan and 6% - 8% Business	1,711,255	
	(c) Other	816,161	
51.	Total Additions for the period	$16,037,853	
	Deductions:		
52.	Interest Paid	$13,552,065	
53.	Amortization	10,111	
54.	Dividends Paid During the Period	1,284,139	
55.	Other Charges to Surplus for the Period	8,378,581	
56.	Total Deductions for the Period	$23,224,896	
57.	Net Additions to previous period's Surplus Balance		$(7,187,043)
58.	Surplus Balance at End of Present Period		$15,868,303

SCHEDULE E — ANALYSIS OF ASSETS USED AND USEFUL IN BUSINESS

June 30, 1974

		Small Loan Business	6%-8% Loan Business	Revolving Fund Business	Total Loan Business
59.	Net Receivables	$110,663,411	$26,025,584	$ 9,538,177	$146,227,172
60.	Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	823,707	155,846	38,425	1,017,978
61.	Real Estate (Less Reserve for Depreciation — Buildings)	22,581	165	—0—	22,746
62.	Working Capital:				
	(a) Cost of Acquiring Receivables Currently Outstanding	7,328,383	1,748,925	556,849	9,634,157
	(b) Cash in Office and Banks	1,698,448	122,178	37,208	1,857,834
	(c) Accounts Receivable	279,968	314,200	180,670	774,838
	(d) Home Office Assets Apportioned to Branches	4,413,037	741,425	130,481	5,284,943
	(e) Deferred Charges, such as Prepaid Insurance, License, Taxes, and Bond Premiums	462,504	122,446	5,698	590,648
	(f) Other	193,693	9,568	6,392	209,653
63.	Going Concern Value:				
	(a) Initial Cost of Establishment of Office (Survey and Expense of Development Period)	1,848,817	244,810	51,152	2,144,779
	(b) Cost of Financing (Present Cost of Funds for Assets Used and Useful)	8,167,691	2,141,174	523,470	10,838,706
64.	Total Assets Used and Useful	135,902,240	31,626,321	11,074,893	178,603,454
65.	Total Assets Used and Useful — End of Previous Period	125,278,500	30,958,800	—0—	156,237,300
66.	Average Total Assets Used and Useful	130,590,370	31,292,560	5,537,447	167,420,377
	Net Earnings	$ 4,907,761	$ 651,446	$ 197,627	$ 5,756,834
67.	Percent of Net Earnings Derived from Business (Before deducting interest paid on borrowed funds)	3.76%	2.08%	3.57%	3.44%

SCHEDULE F — ANALYSIS OF CHARGES

		Small Loan Business
68.	Charges or Interest Collected and Earned during the period	$ 25,191,143
69.	Average Net Amount of Outstanding Loans	112,471,546
70.	Actual Monthly Rate Collected	1.87%

SCHEDULE G — ANALYSIS OF LOANS

ANALYSIS OF LOANS BY SIZE	Average Size Loan	Percent of Total Number of Accounts	Percent of Total Amount of Loan	Number of Accounts	Amount of Loan
71. Total Balances Outstanding (Less Unearned Charges) at Beginning of Period	$ 819			129,041	$105,668,818
72. Loans Made During the Period					
(a) Loans of $300.00 or Less		14.27	2.87	18,200	3,583,235
(b) Loans of $300.01 to $600.00		26.43	12.14	33,710	15,146,914
(c) Loans of $600.01 to $1,500.00		35.75	36.19	45,594	45,165,963
(d) Loans of $1,500.01 to $2,500.00		23.55	48.80	30,039	60,909,843
(e) Total Loans Made During the Period	$ 979	100.00%	100.00%	127,543	124,805,955
73. Loan Balances Purchased During the Period				6,196	5,606,639
74. Loan Balances Sold During the Period				6,582	6,418,666
75. Loan Balances Charged Off During the Period				7,788	3,789,799
76. Collections During the Period				115,718	111,805,205
77. Total Loan Balances Outstanding (Less Unearned Charges) at End of Period	$ 860			132,692	$114,067,742

ANALYSIS OF LOANS BY SECURITY

78. Loans Made During the Period Based in Whole or in Larger Part on:					
(a) Chatel Mortgages on Household Goods	$1,227	41.70	52.30	53,189	$ 65,276,775
(b) Automobiles	1,203	13.84	17.01	17,650	21,235,386
(c) Real Estate	1,869	1.47	2.80	1,870	3,495,670
(d) Other Chattels	963	6.93	6.82	8,840	8,510,228
(e) Unsecured Notes	541	30.77	17.00	39,242	21,213,178
(f) Endorsed and/or Co-Maker Notes	710	3.47	2.52	4,432	3,147,310
(g) Wage Assignments	480	1.06	.52	1,350	647,419
(h) Other Considerations	1,325	.76	1.03	966	1,279,989
(i) Total	$ 979	100.00%	100.00%	127,543	$124,805,955

SCHEDULE H — NON-PAYING DELINQUENT ACCOUNTS AS OF JUNE 30, 1974

	Small Loan Business Number	Small Loan Business Amount of Unpaid Balance of Notes
79. Accounts with no payments for:		
(a) Two Months	4,037	$3,525,043
(b) Three Months or More	7,268	6,056,076
(c) Total	11,305	9,581,119

SCHEDULE I — SUITS, POSSESSIONS AND SALE OF CHATTELS

Note: A borrower's account may appear under any one or all of the classifications below.

	Small Loan Business Number	Small Loan Business Amount Due	Small Loan Business Amount Collected
80. Suits for Recovery:			
(a) Pending at Close of Previous Period	374	$262,984	$
(b) Instiuted During Period	994	964,483	
(c) Judgment Secured During Period	735	685,697	
(d) Settled Before Judgment During Period	161	163,755	
(e) Pending at Close of Current Period	472	378,015	
81. Wage Assignments Filed During Period	44	38,727	
82. Possession of Chattels Obtained by Licensee:			
(a) By Legal Process or Contract Right			
(1) Household Goods	24	32,807	
(2) Automobiles	122	219,926	
(3) Other Chattels and Property	11	8,099	
(b) By Voluntary Surrender:			
(1) Household Goods	142	149,407	
(2) Automobiles	297	480,613	
(3) Other Chattels and Property	18	21,945	
83. Sales of Chattels by Licensee:			
(a) With Borrower's Consent	526	710,802	73,234
(b) Without Borrower's Consent	119	$175,707	$ 23,940

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1974/75

ANNUAL REPORT

OF THE

CONSUMER FINANCE COMPANIES

1974-1975

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RICHARD W. KOEP
Superintendent of Banks

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1975

License No.			
	AJO		
98	Termplan of Ajo, Inc.	260 Pizal Street	(85321)
	BISBEE		
92	The City Loan & Finance Co.	6 Naco Road	(85603)
112	Termplan of Bisbee, Inc.	Highway 92 at Don Luis	(85603)
	CASA GRANDE		
535	Household Finance Corp.	1226-K East Florence Blvd.	(85222)
633	Nationwide Fin. Corp. of Arizona	1143 East Florence Blvd.	(85222)
146	Pacific Finance Loans	414 North Marshall	(85222)
	CAVE CREEK		
637	Seven Palms Finance Co.	6333 East Cave Creek Road	(85331)
	CHANDLER		
350	Credithrift of America, Inc.	51 East Boston	(85224)
631	Household Finance Corporation	1007 North Arizona Avenue	(85224)
454	Pacific Finance Loans	95 West Boston	(85224)
	CLIFTON		
58	Family Finance Co. of Clifton	180 South Coronado Blvd.	(85533)
420	Termplan of Clifton, Inc.	N. Coronado Boulevard	(85533)
	COOLIDGE		
440	Pacific Finance Loans	170 South Arizona Boulevard	(85228)
	DOUGLAS		
23	The City Loan & Finance Co.	531 - Eleventh Street	(85607)
63	Family Finance Co. of Douglas	547 - Tenth Street	(85607)
502	ISC Financial House, Inc.	1109 - G Avenue	(85607)
151	Pacific Finance Loans	557 - Tenth Street	(85607)
396	Termplan of Douglas, Inc.	1108 - G Avenue	(85607)
	ELOY		
405	Pacific Finance Loans	516 North Main Street	(85231)
	FLAGSTAFF		
581	Avco Fin. Serv. of Maricopa, Inc.	2529 East Seventh	(86001)
268	Beneficial Finance Co. of Flagstaff	117 East Aspen	(86002)
45	Family Finance Co. of Flagstaff	113 West Birch	(86001)
546	Household Finance Corporation	2548 Seventh Avenue	(86001)
503	ISC Financial House, Inc.	8 North Leroux	(86001)
122	Pacific Finance Loans	117 West Birch	(86001)
176	Public Finance Corp. of Phoenix #2	123 East Aspen	(86001)
201	Termplan of Flagstaff, Inc.	1471 South Milton Road	(86001)
	GLENDALE		
496	Aetna Finance Co.	5717 West Glendale Avenue	(85301)
550	Assoc. Fin. Serv. Co. of Ariz., Inc.	4742 West Glendale Avenue	(85301)
34	Beneficial Finance Co. of Arizona	5613 West Glendale Avenue	(85301)
558	Dial Finance Co. of Glendale, Arizona	4329 West Glendale Avenue	(85301)
528	Family Finance Co. of Glendale	7016 North 54th Avenue	(85301)
577	GAC Finance Inc. of Arizona	6224 North 43rd Avenue	(85301)
638	Household Finance Corp.	5809 West Glendale Avenue	(85301)
489	Model Finance Co. of Arizona	5316 West Glendale Avenue	(85301)
563	Nationwide Fin. Corp. of Arizona	5705 West Glendale Avenue	(85301)
8	Northside Loan Co.	5418 Grand Avenue	(85301)
463	Pacific Finance Loans	5233 West Glendale Avenue	(85301)
512	Postal Finance Company	5413 West Glendale Avenue	(85301)
142	Public Finance Corp. of Phoenix #2	7029 North 57th Drive	(85301)
136	Termplan Glendale (Exchange dba:)	5549 West Glendale Avenue	(85301)
635	Westside Financial Services, Inc.	5008 West Glendale Avenue	(85301)

License No.

GLOBE

47	Family Finance Co. of Globe	401 North Broad	(85501)
374	ISC Financial House, Inc.	205 West Oak	(85501)
137	Termplan of Globe, Inc.	378 North Broad	(85501)

GOODYEAR

615	Nationwide Financial Corp. of Arizona	132 East Western Avenue	(85338)

HOLBROOK

648	ISC Financial House, Inc.	152 West Arizona Boulevard	(86025)

KINGMAN

385	American Finance Corp. of Kingman	315 East Oak Street	(86401)
583	Avco Fin. Serv. of Maricopa, Inc.	419 East Beale Street	(86401)
437	ISC Financial House, Inc.	809 Beale Street	(86401)

LAKE HAVASU CITY

529	ISC Financial House, Inc.	2125C McCulloch Boulevard	(86403)

MAMMOTH

107	Superior Loan Company	Main Street	(85618)

MESA

632	Aetna Finance Company	36 South MacDonald	(85202)
39	American Finance Corp. of Maricopa	439 West Main Street	(85201)
274	Assoc. Fin. Serv. Co. of Ariz., Inc.	213 West Main Street	(85201)
584	Avco Fin. Serv. of Maricopa, Inc.	261 West Main Street	(85201)
10	Beneficial Finance Co. of Mesa	41 West Main Street	(85201)
277	Blazer Financial Services, Inc.	62 South Mesa Drive	(85202)
359	Credithrift of America, Inc. #3	27 South Stapley Drive	(85201)
620	Dial Finance Co. of Arizona	32 South MacDonald	(85201)
526	Family Finance Co. of Mesa	332 East University	(85201)
315	GAC Finance Inc. of Arizona	19 West Main Street	(85201)
639	Household Finance Corp.	20 East Main Street	(85201)
505	ISC Financial House, Inc.	20 North Country Club	(85201)
477	Model Finance Co. of Arizona	424 West Main Street	(85201)
564	Nationwide Fin. Corp. of Arizona	28 North Alma School	(85201)
160	Pacific Finance Loans	41 East Main Street	(85201)
524	Public Finance Corp. of Phoenix #2	1846 West Broadway	(85202)
479	SIC Credit Company	1812 West Main Street	(85201)

NOGALES

139	The City Loan & Finance Co.	219 Morley Avenue	(85621)
342	USLIFE Credit Corporation	316 Grand Avenue	(85621)

PHOENIX

498	Aetna Finance Co.	4815 North Central Avenue	(85012)
24	American Finance Corp. of Maricopa	163 West Camelback Road	(85013)
351	American Finance Corp.	550 West Indian School	(85013)
158	Arizona Finance Co.	207 East Camelback Road	(85012)
271	Assoc. Fin. Ser. Co. of Ariz., Inc.	2643 West Bethany Home	(85017)
552	Assoc. Fin. Ser. Co. of Ariz., Inc.	1437 East Camelback Road	(85014)
251	Assoc. Fin. Ser. Co. of Ariz., Inc.	1826 North Central Avenue	(85012)
585	Avco Fin. Serv. of Maricopa, Inc.	1800 West Bethany Home	(85015)
347	Avco Fin. Serv. of Maricopa, Inc.	1625 East Camelback Road	(85016)
555	Avco Fin. Serv. of Maricopa, Inc.	5357 West Indian School	(85031)
586	Avco Fin. Serv. of Maricopa, Inc.	26 West Osborn Road	(85013)
543	Avco Fin. Serv. of Maricopa, Inc.	12830 North 28th Drive	(85029)
356	Beneficial Finance Co. of Phoenix	2007-A West Bethany Home	(85015)
625	Beneficial Finance Co. of Phoenix	3222 East Cactus Road	(85029)
117	Beneficial Finance Co. of Phoenix	1716 East McDowell Road	(85006)
575	Beneficial Finance Co. of Phoenix	12414 North 28th Drive	(85029)

License No.

PHOENIX (Continued)

License No.			
471	Blazer Financial Services, Inc.	3182 East Indian School	(85016)
301	C.I.T. Financial Services, Inc.	4834 N. Seventh Street	(85014)
494	Century Finance Co. No. 2 of Phoenix	3560 West Glendale Avenue	(85021)
436	Century Finance Co. of Phoenix	2424 North 16th Street	(85006)
562	Commercial Credit Plan, Inc.	2822 West Cactus Road	(85029)
193	Commercial Credit Plan, Inc.	130 West Osborn Road	(85013)
406	Commercial Credit Plan, Inc.	4242 East Thomas Road	(85018)
653	Consumers Acceptance & Finance Corp.	5050 N. 19th Avenue	(85015)
549	Continental Credit Corporation	1600 West Camelback Road	(85015)
361	Credithrift of America, Inc. #3	2619 West Bethany Home	(85017)
349	Credithrift of America, Inc.	527 East Camelback Road	(85012)
603	Credithrift of America, Inc.	4225 West Glendale Avenue	(85021)
464	Credithrift of America, Inc.	4726 East Indian School	(85018)
461	Dial Finance Co. of Phoenix #2	321 East Camelback Road	(85012)
616	Dial Finance Co. of Arizona	1025 North Central Avenue	(85004)
414	Dial Finance Co. of Arizona	27 South Central Avenue	(85004)
369	Dial Finance Co. of Phoenix #1	3153 West Indian School	(85017)
621	Dial Finance Co. of Arizona	1743 East McDowell Road	(85006)
525	Dial Finance Co. of Phoenix #3	3630 East Thomas Road	(85018)
610	Dial Finance Co. of Phoenix #4	2723 West Windrose Drive	(85029)
522	Family Finance Co. of Phoenix	2947 West Indian School	(85017)
519	Family Finance Co. of Camelback	6027 N. Seventh Street	(85014)
30	Family Loan Co., Inc.	1610 East Van Buren	(85006)
490	Ford Motor Credit Co.	3033 North Central Avenue	(85012)
314	GAC Finance Inc. of Arizona	324 North Central Avenue	(85004)
455	Homemakers Loan & Consumer Disc. Co.	5050 North 19th Avenue	(85015)
640	Household Finance Corp.	1903 East Camelback Road	(85016)
641	Household Finance Corp.	5018 North Central Avenue	(85012)
642	Household Finance Corp.	6006 South Central Avenue	(85040)
20	Household Finance Corp.	5 West Monroe Street	(85003)
643	Household Finance Corp.	1724 West Montebello	(85015)
644	Household Finance Corp.	4557 East Thomas Road	(85031)
482	Inland Western Finance Co.	200 East Thomas Road	(85012)
311	ISC Financial House, Inc.	4035 East Indian School	(85018)
264	Liberty Loan Corp. of Phoenix	1337 East McDowell Road	(85006)
219	Model Finance Co. of Arizona	846 North Seventh Avenue	(85007)
297	Model Finance Co. of Arizona	5023 North 16th Street	(85016)
75	Model Finance Co. of Arizona	4130 North 27th Avenue	(85017)
595	Nationwide Fin. Corp. of Arizona	221 East Camelback Road	(85012)
565	Nationwide Fin. Corp. of Arizona	820 North Central Avenue	(85004)
566	Nationwide Fin. Corp. of Arizona	3826 West Indian School	(85019)
567	Nationwide Fin. Corp. of Arizona	3832 East Thomas Road	(85018)
432	Pacific Finance Loans	5817 South Central Avenue	(85040)
439	Pacific Finance Loans	520 East Dunlap	(85020)
446	Pacific Finance Loans	5034 West Indian School	(85031)
9	Pacific Finance Loans	810 West Osborn Road	(85013)
152	Pacific Finance Loans	3033 North 24th Street	(85016)
246	Pacific Finance Loans	4815 North 27th Avenue	(85017)
537	Pacific Finance Loans	2747 West Windrose	(85029)
259	Postal Finance Co.	1816 West Bethany Home	(85015)
363	Postal Finance Co.	1912 East Camelback Rood	(85018)
472	Postal Finance Co.	3201 North Central Avenue	(85012)
14	Postal Finance Co.	704 North Central Avenue	(85004)
626	Postal Finance Co.	3534 West Peoria Avenue	(85029)
579	Public Finance Corp. of Phoenix #2	3516 W. Cactus Road	(85029)
102	Public Finance Corp. of Phoenix #2	541 East McDowell Road	(85007)
67	Public Finance Corp. of Phoenix #2	4015-F North 16th Street	(85016)
291	Public Finance Corp. of Phoenix #2	4211 West Thomas Road	(85019)
114	SIC Credit Company	823 North First Street	(85004)
475	SIC Credit Company	5845 West Indian School	(85031)
520	SIC Credit Company	3411 West Northern	(85021)
429	SIC Credit Company	3401 East Thomas Road	(85018)
389	Termplan of Arizona, Inc.	1302 North First Street	(85004)
571	Termplan Paradise Village	12818 North 19th Avenue	(85029)
337	Termplan, Incorporated	5020 North Seventh Street	(85014)
491	U.I.C. Co.	4820 N. Black Canyon Hwy	(85017)

License No.

PHOENIX (Continued)

514	USLIFE Credit Corporation	513 East Camelback Road	(85012)
316	Union Finance Co.	3608 North 16th Street	(85016)
617	Universal-Guardian Corporation	6245 North 35th Avenue	(85017)
627	Walston Companies	323 East Roosevelt	(85004)
434	Western American Loan, Inc..	3616 North 16th Street	(85016)

PRESCOTT

587	Avco Fin. Serv. of Maricopa, Inc.	105 North Cortez	(86301)
42	Beneficial Finance Co. of Prescott	229 West Gurley Street	(86301)
377	Credithrift of America, Inc. #2	141 South Cortez	(86301)
153	Pacific Finance Loans	401 West Gurley Street	(86301)

SAFFORD

588	Avco Fin. Serv. of Maricopa, Inc.	1908 West Thatcher Blvd.	(85546)
649	ISC Financial House, Inc.	1922 West Thatcher Blvd.	(85546)
602	Pacific Finance Loans	403 Main Street	(85546)

SAN MANUEL

208	Family Finance Co. of San Manuel	Arcade Building	(85631)

SCOTTSDALE

275	Associates Fin. Serv. of Arizona, Inc.	1133 N. Scottsdale Road	(85257)
589	Avco Fin. Serv. of Maricopa, Inc.	2013 N. Scottsdale Road	(85257)
572	C.I.T. Financial Services, Inc.	4242 North Scottsdale	(85251)
521	Family Finance Co. of Scottsdale	2801-F N. Scottssdale Road	(85257)
282	Model Finance Co. of Arizona	1336 N. Scottsdale Road	(85257)
431	Pacific Finance Loan	1915 N. Scottsdale Road	(85257)
534	Personal Financial Services, Inc.	4236 North Brown	(85251)

SHOW LOW

613	Pacific Finance Loans	12 White Mountain Road	(85901)

SIERRA VISTA

590	Avco Fin. Serv. of Maricopa, Inc.	833 Fry Boulevard, N.E.	(85635)
651	Beneficial Finance Company of Arizona	224 Fry Boulevard, West	(85635)
645	Household Fin. Corp.	300 Fry Boulevard	(85635)
609	Nationwide Fin. Serv. of Arizona	169 Fry Boulevard, N.E.	(85635)
200	Termplan of Sierra Vista, Inc.	249 Fry Boulevard	(85635)

SUPERIOR

36	Superior Loan Co.	28 North Magma	(85273)

TEMPE

551	Assoc. Fin. Serv. Co. of Ariz., Inc.	1979 East Broadway	(85282)
35	Beneficial Finance Co. of Arizona	2107 South Rural Road	(85282)
518	Credithrift of America, Inc. #3	1146 North Scottsdale Road	(85281)
619	Dial Finance Company of Tempe	5136 South Rural Road	(85282)
601	Household Finance Corporation	201 East Southern	(85282)
618	Model Finance Company of Arizona	1801 East Baseline Road	(85282)
476	Pacific Finance Loans	57 East Broadway	(85281)
580	Postal Finance Company	1462 North Scottsdale Road	(85281)

TUCSON

501	Aetna Finance Co.	72 South Stone Avenue	(85701)
559	Aetna Finance Co.	4054 East 22nd Street	(85711)
352	American Finance Corp. of Tucson	53 East Broadway	(85701)
353	American Finance Corp. of Tucson	5726 East Broadway	(85711)
354	American Finance Corp. of Tucson	3352 South Sixth Avenue	(85713)
321	Assoc. Fin. Serv. Co. of Ariz., Inc.	4635 East Broadway	(85711)
553	Assoc. Fin. Serv. Co. of Ariz., Inc.	6355 East 22nd Street	(85710)
591	Avco Fin. Serv. of Maricopa, Inc.	2343 East Broadway	(85716)

License No.

TUCSON (Continued)

592	Avco Fin. Serv. of Maricopa, Inc.	6545 East 22nd Street	(85711)
652	Beaudry Acceptance Company	4646 East 22nd Street	(85711)
612	Beneficial Finance Co. of Arizona	5634 East Broadway	(85711)
3	Beneficial Finance Co. of Arizona	12 West Congress	(85701)
614	Beneficial Finance Co. of Arizona	4134 North Oracle Road	(85705)
182	Beneficial Finance Co. of Arizona	4662 East Speedway	(85716)
224	Blazer Financial Services, Inc.	2336 South Sixth Avenue	(85713)
516	Borg-Warner Credit Corp. of Arizona	5447 East Fifth Street	(85732)
302	C.I.T. Financial Services, Inc.	2436 East Broadway	(85719)
578	C.I.T. Financial Services, Inc.	7272 East Broadway	(85710)
545	Century Finance Company of Tucson	2532 East Broadway	(85716)
194	Commercial Credit Plan, Inc.	5637 East Broadway	(85711)
542	Credithrift of America, Inc., No. 3	4176 East 22nd Street	(85711)
622	Dial Finance Co. of Arizona	2402 East Broadway	(85701)
593	Dial Finance Co. of Tucson No. 3	2625 North First Avenue	(85719)
623	Dial Finance Co. of Arizona	76 South Stone Avenue	(85701)
531	Dial Finance Co. of Tucson No. 2	5508 East 22nd Street	(85711)
50	Family Finance Co. of Tucson	4449 East Broadway	(85719)
530	GAC Finance Inc. of Arizona	4514 East Broadway	(85711)
646	Household Finance Corp.	6339 East Broadway	(85710)
26	Household Finance Corp.	121 East Congress	(85701)
541	Household Finance Corp.	4044 North Oracle Road	(85703)
310	ISC Financial House, Inc.	910 South Craycroft	(85711)
118	ISC Financial House, Inc.	2959 East Grant Road	(85716)
276	Liberty Loan Corporation of Arizona	2549 East Broadway	(85716)
329	Model Finance Co. of Arizona	529 North Stone Avenue	(85705)
561	Model Finance Co. of Arizona	7229 East 22nd Street	(85710)
569	Nationwide Fin. Corp. of Arizona	2235 East Broadway	(85719)
574	Nationwide Fin. Corp. of Arizona	2748 North Campbell Avenue	(85719)
624	Nationwide Fin. Corp. of Arizona	4754 East Grant Road	(85712)
634	Nationwide Fin. Corp. of Arizona	4441 North Oracle Road	(85705)
570	Nationwide Fin. Corp. of Arizona	6544 East 22nd Street	(85711)
25	Pacific Finance Loans	2629 East Broadway	(85716)
163	Pacific Finance Loans	4665 East Broadway	(85711)
560	Pacific Finance Loans	2574 South Kolb	(85701)
605	Pacific Finance Loans	5430 South 12th Avenue	(85706)
468	Postal Finance Co.	100 East Alameda	(85701)
364	Postal Finance Co.	64 South Stone Avenue	(85701)
540	Postal Finance Co.	5176 East 22nd Street	(85711)
222	Public Finance Corp. of Phoenix #2	33 East Broadway	(85701)
101	Public Finance Corp. of Phoenix #2	5602 East Broadway	(85711)
145	SIC Credit Company	1101 East Broadway	(85719)
430	SIC Credit Company	7110 East Broadway	(85710)
338	Termplan, Incorporated	2334 East Broadway	(85719)
604	Termplan Pima, Inc.	5339 South 12th Avenue	(85706)
515	USLIFE Credit Corporation	68 South Stone Avenue	(85701)

WILLCOX

650	ISC Financial House, Inc.	190 North Curtis	(85643)

WINSLOW

51	Family Finance Co. of Winslow	114 East Second Street	(86047)
147	Pacific Finance Loans	113 Warren Avenue	(86047)

YUMA

636	Aetna Finance Company	2366 Fourth Avenue	(85364)
170	American Finance Corp.	1628 - Fourth Avenue	(85364)
181	Beneficial Finance Co. of Mesa	849 - Fourth Avenue	(85364)
608	Dial Finance Co. of Yuma	1045 South Fourth Avenue	(85364)
421	Family Finance Co. (Uptown)	1101 - Fourth Avenue	(85364)
647	Household Finance Corp.	333 - Main Street	(85364)
457	ISC Financial House, Inc.	340 - 24th Street	(85364)
629	Nationwide Fin. Corp. of Arizona	250 West 24th Street	(85364)
128	Pacific Finance Loans	1624 - Fourth Avenue	(85364)
82	Public Finance Corp. of Phoenix #2	1418 - Fourth Avenue	(85364)

CONSUMER FINANCE COMPANIES

June 30, 1975

238 Licensed as branches or subsidiaries of 31 Interstate Companies

Name	Location	Number
American Finance Management Corp.	Silver Spring, Maryland	8
American Investment Co. of Illinois.	St. Louis, Missouri	10
ARISTAR Management, Inc.	Miami, Florida	3
Associates Investment Company	South Bend, Indiana	5
Avco Financial Services, Inc.	Newport Beach, California	14
Beneficial Management Corp.	Morristown, New Jersey	15
Borg-Warner Acceptance Corp.	Chicago, Illinois	1
C.I.T. Financial Services, Inc.	New York, New York	4
Century Acceptance Corp.	Kansas City, Missouri	3
Commercial Credit Plan, Inc.	Baltimore, Maryland	4
Credithrift Financial Corp.	Evansville, Indiana	9
Dial Financial Corporation	Des Moines, Iowa	15
Fidelity Acceptance Corp.	Minneapolis, Minnesota	13
Ford Motor Credit Company	Dearborn, Michigan	1
G.A.C. Finance Corp.	Allentown, Pennsylvania	4
Homemakers Loan & Consumer Disc. Co.	New York, New York	1
Household Finance Corp.	Chicago, Illinois	17
ISC Industries, Inc.	Kansas City, Missouri	13
ITT Aetna Corp.	St. Louis, Missouri	6
Industrial Finance & Thrift Corp.	New Orleans, Louisiana	17
Liberty Loan Corp.	St. Louis, Missouri	2
Model Finance Co. of Arizona	Phoenix, Arizona	9
Nationwide Financial Services Corp.	St. Louis, Missouri	15
Postal Finance Co.	Sioux City, Iowa	10
Rouda Finance Co.	San Francisco, California	1
Ruskin Finance Corp.	South Bend, Indiana	4
Southwestern Investment Co.	Amarillo, Texas	7
Transamerica Financial Corp.	Los Angeles, California	26
Union Investment Co.	Detroit, Michigan	1
Universal-Guardian Corporation	Piscataway, New Jersey	1
USLIFE Credit Corp.	Schaumburg, Illinois	3

6 Licensed as branches or subsidiaries of 3 Intrastate Companies

The City Loan & Finance Co.	Douglas, Arizona	3
Continental Credit Corporation	Phoenix, Arizona	1
Superior Loan Company	Superior, Arizona	2

11 Licensed as Independent Companies

Arizona Finance Co.	Phoenix
Beaudry Acceptance Co.	Tucson
Consumers Acceptance & Finance Corp.	Phoenix
Family Loan Co., Inc.	Phoenix
Inland Western Finance Co.	Phoenix
Northside Loan Co., Inc.	Glendale
Personal Financial Services, Inc.	Scottsdale
Seven Palms Finance Co.	Cave Creek
Walston Companies	Phoenix
Western Am. Loan Co., Inc.	Phoenix
Westside Financial Services, Inc.	Glendale

Total of 255 Licenses as of June 30, 1975

CONSUMER FINANCE COMPANIES

28 New Licenses Issued During Fiscal Year 1974-1975

License No.			Licensed
626	Postal Finance Company	Phoenix	7- 1-74
627	Commercial Acceptance & Finance	Phoenix	7- 1-74
628	Pacific Finance Loans	Cottonwood	7- 1-74
629	Nationwide Financial Corp. of Az.	Yuma	7- 1-74
630	Aetna Finance Company	Sierra Vista	8- 6-74
631	Household Finance Corporation	Chandler	8-21-74
632	Aetna Finance Company	Mesa	8-12-74
633	Nationwide Financial Corp. of Az.	Casa Grande	9-12-74
634	Nationwide Financial Corp. of Az.	Tucson	9-12-74
635	Westside Financial Services, Inc.	Glendale	9-26-74
636	Aetna Finance Company	Yuma	9-16-74
637	Seven Palms Finance Company	Cave Creek	11-26-74
638	Household Finance Corporation	Glendale	1- 1-75
639	Household Finance Corporation	Mesa	1- 1-75
640	Household Finance Corporation	Phoenix	1- 1-75
641	Household Finance Corporation	Phoenix	1- 1-75
642	Household Finance Corporation	Phoenix	1- 1-75
643	Household Finance Corporation	Phoenix	1- 1-75
644	Household Finance Corporation	Phoenix	1- 1-75
645	Household Finance Corporation	Sierra Vista	1- 1-75
646	Household Finance Corporation	Tucson	1- 1-75
647	Household Finance Corporation	Yuma	1- 1-75
648	ISC Financial House, Inc.	Holbrook	2-10-75
649	ISC Financial House, Inc.	Safford	2-10-75
650	ISC Financial House, Inc.	Willcox	2-10-75
651	Beneficial Finance Co. of Arizona	Sierra Vista	3-17-75
652	Beaudry Acceptance Company	Tucson	4-22-75
653	Consumers Acceptance & Finance Corporation	Phoenix	6- 4-75

CONSUMER FINANCE COMPANIES

39 Licenses Surrendered During Fiscal Year 1974-1975

License No.			Surrendered
600	Century Finance Co. of Mesa	Mesa	8-20-74
594	Executive Finance	Sedona	8-20-74
607	Indian Loan Co.	Flagstaff	8-30-74
544	Holmes Tuttle Investment Co., Inc.	Tucson	9- 3-74
323	Liberty Loan Corp. of Scottsdale	Scottsdale	9-13-74
469	Liberty Loan Corp. of Mesa	Mesa	9-13-74
536	Liberty Loan Corp. of Tucson	Sierra Vista	9-13-74
548	Liberty Loan Corp. of Tucson	Tucson	9-13-74
556	Liberty Loan Corporation	Phoenix	9-13-74
554	Avco Financial Services of Maricopa, Inc.	Phoenix	9-16-74
270	Model Finance Co. of E. Van Buren	Phoenix	9-19-74
185	Liberty Loan Corp. (Arizona)	Phoenix	9-26-74
210	Liberty Loan Corp. of Yuma	Yuma	9-26-74
547	Liberty Loan Corp. (Arizona)	Glendale	9-26-74
557	Liberty Loan Corporation	Tempe	9-26-74

CONSUMER FINANCE COMPANIES (Continued)

License No.			Surrendered
240	General Finance Co.	Phoenix	11-12-74
527	Avco Financial Services of Maricopa, Inc.	Phoenix	12- 2-74
582	Avco Financial Services of Maricopa, Inc.	Glendale	12- 2-74
2	Beneficial Finance Co. of Phoenix	Phoenix	12-11-74
149	Household Finance Corp. of Yuma	Yuma	1- 1-75
150	Household Finance Corp. of Glendale	Glendale	1- 1-75
159	Household Finance Corp. of Mesa	Mesa	1- 1-75
241	Household Finance Corp. of Phoenix	Phoenix	1- 1-75
256	Household Finance Corp. of Tucson	Tucson	1- 1-75
327	Household Finance Corp. of Phoenix	Phoenix	1- 1-75
376	Household Finance Corp. of Phoenix	Phoenix	1- 1-75
382	Household Finance Corp. of Phoenix	Phoenix	1- 1-75
391	Household Finance Corp. of Phoenix	Phoenix	1- 1-75
456	Household Finance Corp. of Sierra Vista	Sierra Vista	1- 1-75
483	Inland Western Finance Co.	Holbrook	2-10-75
485	Inland Western Finance Co.	Willcox	2-10-75
486	Inland Western Finance Co.	Safford	2-10-75
225	Blazer Financial Services, Inc.	Tucson	3- 7-75
568	Nationwide Financial Corp. of Az.	Tempe	3-26-75
257	Blazer Financial Services, Inc.	Phoenix	4-14-75
576	Blazer Financial Services, Inc.	Yuma	4-14-75
628	Pacific Finance Loans	Cottonwood	4-14-75
630	Aetna Finance Company	Sierra Vista	4-14-75
599	Premium Budget, Inc.	Phoenix	5- 2-75

SMALL LOANS MADE DURING THE PERIOD

1965 - 1975

Year Ending	$ Amount Loans Made	Increase (Decrease)
June 30, 1965	73,928,622.00	4,129,292.00
June 30, 1966	73,807,714.00	(120,908.00)
June 30, 1967	63,482,762.00	(10,324,952.00)
June 30, 1968	66,161,952.00	2,679,190.00
June 30, 1969	68,982,700.00	2,820,748.00
June 30, 1970	68,213,495.00	(769,205.00)
June 30, 1971	68,481,824.00	268,329.00
June 30, 1972	110,804,992.00	42,323,168.00
June 30, 1973	119,674,870.00	8,869,878.00
June 30, 1974	124,805,955.00	5,131,085.00
June 30, 1975	105,353,102.00	(19,452,853.00)

COMPOSITE ANNUAL SMALL LOAN REPORT

For the period ended June 30, 1975

TO

SUPERINTENDENT OF BANKS

Number of licensees June 30, 1975—255

Number of licensees June 30, 1974—266

SCHEDULE B — BALANCE SHEET

ASSETS	June 30, 1974 Small Loan Business	June 30, 1975 Small Loan Business	6%-8% Loan Business	Revolving Loan Business	Sales Finance Business	Total
7. Receivable:						
(a) Gross Amount	$140,623,715	$128,598,625	$22,883,561	$17,588,832	$68,800,414	$237,871,432
(b) Less: Unearned Charges or Interest	26,555,973	23,216,347	2,847,347	40,493	12,905,136	39,009,323
(c) Less: Reserve for Bad Debts	3,404,331	3,589,424	648,901	533,969	1,401,661	6,173,955
(d) Net Receivables	110,663,411	101,792,854	19,387,313	17,014,370	54,493,617	192,688,154
8. Cash in Office and Banks	1,698,448	1,798,274	133,699	58,615	888,233	2,878,821
9. Real Estate (less Reserve for depreciation—building)	22,581	145,166	99,201		44,297	288,664
10. Furniture, fixtures, equipment (less Reserve for depreciation)	823,707	844,448	163,619	68,558	228,488	1,305,113
11. Deferred charges or prepaid expense	462,504	363,383	29,480	48,456	243,726	685,045
12. Other assets:						
(a) Organization or Development Expense	221,690	153,859	451		1,076	155,386
(b) Cost of Financing	—0—	91,420			2,239	93,659
(c) Other	821,220	1,057,184	391,663	265,770	547,813	2,262,430
13. Total Assets	$114,713,561	$106,246,588	$20,205,426	$17,455,769	$56,449,489	$200,357,272

SCHEDULE B — BALANCE SHEET (Continued)

LIABILITIES AND CAPITAL	June 30, 1975
14. Accounts and Notes Payable:	
(a) Banks	$ 24,072,460
(b) Due to Parent Company or Affiliate	125,080,808
(c) Other Short Term Notes and Accounts	2,343,238
15. Bonds and Long Term Notes	489,289
16. Other Liabilities:	
(a) Accrued Expenses	2,567,720
(b) Other Expense Reserves	5,760,094
17. Branch Office Capital	19,436,303
18. Net Worth (If Individual or Partnership)	
19. Capital Stock: (If Corporation)	
(a) Preferred	564,300
(b) Common	4,308,173
20. Appropriated Surplus or Capital Reserves	4,359,439
21. Surplus (Including Undivided Profits)	11,375,448
22. Total Liabilities and Capital	$200,357,272

SCHEDULE C — STATEMENT OF INCOME

For the period from July 1, 1974 to June 30, 1975

GROSS INCOME	Small Loan Business	6%-8% Loan Business	Revolving Loan Business	Sales Finance Business	Total
23. Charges or Interest Collected and Earned	$25,615,889	$3,945,780	$2,170,349	$8,223,324	$39,955,342
24. Delinquency Charges Collected	818,171	262,344	14,872	269,713	1,365,100
25. All types Insurance (Sales Finance only)				172,342	172,342
26. Collections on Accounts Previously Charged Off	219,777	47,299	8,214	32,192	307,482
27. Interest on Bank Balances	17,738	173		6,007	23,918
28. Other Income	303,612	127,333	56,358	198,751	686,054
29. Total Gross Income	$26,975,187	$4,382,929	$2,249,793	$8,902,329	$42,510,238

SCHEDULE C — STATEMENT OF EXPENSE AND NET EARNINGS

For the period from July 1, 1974 to June 30, 1975

EXPENSES OF CONDUCTING BUSINESS	Only Small Loan	Small Loan Business	6%-8% Loan Business	Revolving Loan Business	Sales Finance Business	Total
30. Advertising	1.68%	$ 381,297	$ 30,680	$ 9,894	$ 54,894	$ 476,765
31. Auditing	1.09	246,215	2,009	547	56,425	305,196
32. Bad Debts or Reserve for Bad Debts	23.40	5,306,928	803,909	318,861	1,146,290	7,575,988
33. Depreciation of Furniture, Fixtures & Equipment	.70	159,623	30,818	15,100	49,639	255,180
34. Expense, Sundry	2.25	510,802	40.719	24,802	286,289	862,612
35. Insurance and Fidelity Bonds	.44	98,920	49,480	1,557	17,141	167,098
36. Legal Fees and Disbursements	.92	208,299	39,981	14,363	36,390	299,033
37. Postage and Expense	1.23	278,733	39,332	20,074	84,138	422,277
38. Printing, Stationery and Supplies	.94	213,149	21,749	17,912	81,644	334,454
39. Rent	4.29	973,004	162,785	64,225	294,221	1,494,235
40. Salaries	23.64	5,361,307	832,327	397,060	1,775,702	8,366,396
41. Supervision and Administration	9.09	2,061,568	560,036	226,730	761,195	3,609,529
42. Taxes:						
(a) Income Taxes	21.98	4,984,947	785,700	521,717	821,660	7,114,024
(b) Licenses and License Taxes	.39	87,942	9,721	9,233	30,306	137,202
(c) All Other Taxes	1.56	353,147	33,620	17,334	122,500	526,601
43. Telephone and Telegraph	2.88	653,591	91,759	50,095	251,755	1,047,200
44. Travel	1.20	272,293	27,622	13,012	121,707	434,634
45. Other Expenses of Conducting Business:						
(a) Recording and Acknowledging Fees	.03	6,139	854	812	4,570	12,375
(b) Other	2.29	520,078	127,058	61,860	320,778	1,029,774
46. Total Expenses of Conducting Business (not including interest on borrowed funds)	100.00%	22,677,982	3,690,159	1,785,188	6,317,244	34,470,573
47. Total Net Earnings Derived from Business (Before deducting interest on borrowed funds)		$ 4,297,205	$ 692,770	$ 464,605	$2,585,085	$ 8,039,665

SCHEDULE D — RECONCILIATION OF SURPLUS OR NET EARNINGS

For the period from July 1, 1974 to June 30, 1975

48.	Surplus Balance at End of Previous Period		$15,868,303
	Additions:		
49.	Total Net Earnings Derived from all Business	$ 8,039,665	
50.	Other Credit to Surplus for the Period:		
	(a) Tax Adjustment	4,741,149	
	(b) Net Income from Sale of Insurance In Connection With Small Loan and 6%-8% Business	1,332,404	
	(c) Other	1,160,927	
51.	Total Additions for the period	$15,274,145	
	Deductions:		
52.	Interest Paid	$15,436,753	
53.	Amortization	14,982	
54.	Dividends Paid During the Period	468,556	
55.	Other Charges to Surplus for the Period	3,846,709	
56.	Total Deductions for the Period	$19,767,000	
57.	Net Additions to previous period's Surplus Balance		$(4,492,855)
58.	Surplus Balance at End of Present Period		$11,375,448

SCHEDULE E — ANALYSIS OF ASSETS USED AND USEFUL IN BUSINESS

June 30, 1975

	Small Loan Business	6%-8% Loan Business	Revolving Loan Business	Total Loan Business
59. Net Receivables	$101,792,854	$19,387,313	$17,014,370	$138,194,537
60. Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	844,448	163,619	68,558	1,076,625
61. Real Estate (Less Reserve for Depreciation — Buildings)	145,166	99,201		244,367
62. Working Capital:				
(a) Cost of Acquiring Receivables Currently Outstanding	8,419,997	2,663,042	2,839,984	13,923,023
(b) Cash in Office and Banks	1,798,274	133,699	58,615	1,990,588
(c) Accounts Receivable	208,086	108,639	24,318	341,043
(d) Home Office Assets Apportioned to Branches	3,340,071	542,654	188,947	4,071,672
(e) Deferred Charges, such as Prepaid Insurance, License, Taxes, and Bond Premiums	363,383	29,480	48,456	441,319
(f) Other	395,657	264,723	149,482	809,862
63. Going Concern Value:				
(a) Initial Cost of Establishment of Office (Survey and Expense of Development Period)	1,759,877	222,253	66,878	2,049,008
(b) Cost of Financing (Present Cost of Funds for Assets Used and Useful)	7,698,800	1,727,448	848,867	10,275,115
64. Total Assets Used and Useful	126,766,613	25,342,071	21,308,475	173,417,159
65. Total Assets Used and Useful — End of Previous Period	135,902,240	31,626,321	11,074,893	178,603,454
66. Average Total Assets Used and Useful	131,334,426	28,484,196	16,191,684	176,010,306
Net Earnings	$ 4,297,205	$ 692,770	$ 464,605	$ 5,454,580
67. Percent of Net Earnings Derived from Business (Before deducting interest paid on borrowed funds)	3.27%	2.43%	2.87%	3.10%

SCHEDULE F — ANALYSIS OF CHARGES

	Small Loan Business
68. Charges or Interest Collected and Earned during the period	$ 25,615,889
69. Average Net Amount of Outstanding Loans	112,175,605
70. Actual Monthly Rate Collected	1.90%

SCHEDULE G — ANALYSIS OF SMALL LOANS

ANALYSIS OF LOANS BY SIZE	Average Size Loan	Percent of Total Number of Accounts	Percent of Total Amount of Loan	Number of Accounts	Amount of Loan
71. Total Balances Outstanding (Less Unearned Charges) at Beginning of Period	$ 860			132,692	$114,067,742
72. Loans Made During the Period					
(a) Loans of $300.00 or Less		12.72	2.59	13,177	2,726,299
(b) Loans of $300.01 to $600.00		25.69	11.51	26,619	12,123,174
(c) Loans of $600.01 to $1.500.00		37.11	35.56	38,457	37,470,392
(d) Loans of $1,500.01 to $2,500.00		24.48	50.34	25,372	53,033,237
(e) Total Loans Made During the Period	$1,017	100.00%	100.00%	103,625	105,353,102
73. Loan Balances Purchased During the Period				13,058	11,401,476
74. Loan Balances Sold During the Period				10,067	10,131,142
75. Loan Balances Charged Off During the Period				9,627	5,529,058
76. Collections During the Period				108,616	109,779,842
77. Total Loan Balances Outstanding (Less Unearned Charges) at End of Period	$ 870			121,065	$105,382,278
ANALYSIS OF LOANS BY SECURITY					
78. Loans Made During the Period Based in Whole or in Larger Part on:					
(a) Chattel Mortgages on Household Goods	$1,230	44.65	54.00	46,271	$ 56,893,852
(b) Automobiles	1,312	12.61	16.27	13,063	17,136,817
(c) Real Estate	1,851	1.45	2.64	1,502	2,780,276
(d) Other Chattels	963	7.03	6.65	7,282	7,009,377
(e) Unsecured Notes	556	27.51	15.04	28,504	15,849,531
(f) Endorsed and/or Co-Maker Notes	773	5.07	3.86	5,258	4,066,432
(g) Wage Assignments	537	.71	.38	741	397,893
(h) Other Considerations	1,214	.97	1.16	1,004	1,218,924
(i) Total	$1,017	100.00%	100.00%	103,625	$105,353,102

SCHEDULE H — NON-PAYING DELINQUENT ACCOUNTS AS OF JUNE 30, 1975

	Small Loan Business Number	Small Loan Business Amount of Unpaid Balance of Notes
79. Accounts with no payments for:		
(a) Two Months	3,871	$ 3,731,775
(b) Three Months or More	7,439	6,757,578
(c) Total	11,310	10,489,353

SCHEDULE I — SUITS, POSSESSIONS AND SALE OF CHATTELS

Note: A borrower's account may appear under any one or all of the classifications below.

	Small Loan Business Number	Small Loan Business Amount Due	Small Loan Business Amount Collected
80. Suits for Recovery:			
(a) Pending at Close of Previous Period	472	$378,015	$
(b) Instituted During Period	1,202	914,207	
(c) Judgment Secured During Period	1,114	799,910	
(d) Settled Before Judgment During Period	60	58,091	
(e) Pending at Close of Current Period	500	434,221	
81. Wage Assignments Filed During Period	82	64,254	
82. Possession of Chattels Obtained by Licensee:			
(a) By Legal Process or Contract Right			
(1) Household Goods	27	40,878	
(2) Automobiles	144	228,925	
(3) Other Chattels and Property	17	24,618	
(b) By Voluntary Surrender:			
(1) Household Goods	173	392,446	
(2) Automobiles	417	466,550	
(3) Other Chattels and Property	29	38,760	
83. Sales of Chattels by Licensee:			
(a) With Borrower's Consent	660	771,841	388,693
(b) Without Borrower's Consent	190	$288,849	$103,864

Ar 45
1968/69

ANNUAL REPORT

OF THE

CONSUMER FINANCE COMPANIES

1968-1969

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AT URBANA-CHAMPAIGN

FRANKLIN J. STOWELL
Superintendent of Banks

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1969

License No.		
	AJO	
98	Exchange Finance Co. of Ajo	260 Pizal Street (85321)
	BISBEE	
92	The City Loan & Finance Co.	6 Naco Road (85603)
112	Exchange Finance Co. of Bisbee	Naco Highway & Highway 92 (85603)
44	Family Finance Co. of Bisbee	6 Naco Road (85603)
	CASA GRANDE	
146	Pacific Finance Loans	414 North Marshall (85222)
	CHANDLER	
277	Community Finance Corp. of Chandler	1088 N. Arizona Ave. (85224)
350	Credithrift of America, Inc.	51 East Boston (85224)
454	Pacific Finance Loans	95 West Boston (85224)
	CLIFTON	
420	Exchange Finance Co. of Clifton	North Coronado Boulevard (85533)
58	Family Finance Co. of Clifton	North Coronado Boulevard (85533)
	COOLIDGE	
440	Pacific Finance Loans	170 S. Arizona Boulevard (85228)
	DOUGLAS	
23	The City Loan & Finance Co.	531 - 11th Street (85607)
396	Exchange Finance Co. of Douglas	1008 - G Avenue (85607)
63	Family Finance Co. of Douglas	547 - 10th Street (85607)
151	Pacific Finance Loans	527 - 10th Street (85607)
438	Producers Finance Co. of Douglas	1009 - G Avenue (85607)
131	Public Finance Corp. of Douglas	557 - 10th Street (85607)
358	Southern Finance Co.	1065 - F Avenue (85607)
	ELOY	
405	Pacific Finance Loans	516 North Main Street (85231)
401	Valley Loan Company, Inc.	317 North Main Street (85231)
	FLAGSTAFF	
268	Beneficial Finance Co. of Flagstaff	117 East Aspen (86001)
201	Exchange Finance Co. of Flagstaff	113 North Beaver (86001)
45	Family Finance Co. of Flagstaff	113 West Birch (86001)
122	Pacific Finance Loans	117 West Birch (86001)
253	Producers Finance Co. of Flagstaff	8 North LeRoux (86001)
176	Public Finance Corp. of Flagstaff	123 East Aspen (86001)
272	Seaboard Finance Co. of Flagstaff	13 North San Francisco (86001)
	GLENDALE	
244	Aetna Finance Co. of Glendale	5717 West Glendale Avenue (85301)
450	AVCO Finance Co. of Glendale	7032 North 58th Drive (85301)
34	Beneficial Finance Co. of Arizona	5613 West Glendale Avenue (85301)
422	Budget Finance Plan of Phoenix No. 3	4742 West Glendale Avenue (85301)
136	Exchange Finance Co. of Glendale	5549 West Glendale Avenue (85301)
150	Household Finance Corp. of Glendale	5809 West Glendale Avenue (85301)
459	Inland Western Loan Agencies	5008 West Glendale Avenue (85301)
267	Medical Loan Corp.	6829 North 58th Avenue (85301)
156	North American Finance Co.	5740 West Glendale Avenue (85301)
8	Northside Loan Co.	Sands Building (85301)
463	Pacific Finance Loans	5605 West Glendale Avenue (85301)
442	Presto Finance Co.	5316 West Glendale Avenue (85301)
400	Producers Finance Co. of Glendale	5413 West Glendale Avenue (85301)
142	Public Finance Corp. of Glendale	7029 North 57th Drive (85301)
365	Seaboard Finance Co. of Glendale	5305 West Glendale Avenue (85301)

Ar-45
1968/69

License No.		

GLOBE

137	Exchange Finance Co. of Globe-Miami	378 North Broad (85501)
47	Family Finance Co. of Globe	287 North Broad (85501)
374	Interstate Securities Co. No. 2, Inc.	395 North Broad (85501)

HAYDEN

317	Superior Loan Company	Post Office Box 227 (85235)

HOLBROOK

381	Family Finance Co. of Holbrook	111 Navajo Boulevard (86025)
294	Inland Western Loan Co. of Holbrook	152 West Arizona Boulevard (86025)

KINGMAN

385	American Finance Corp. of Kingman	212 Fifth Street (86401)
437	Interstate Securities Co. No. 2, Inc.	809 Beale Street (86401)
409	Seaboard Finance Co. of Kingman	419 East Beale Street (86401)

MAMMOTH

107	Superior Loan Company	Main Street (85618)

MESA

88	Aetna Finance Co. of Mesa	106 South MacDonald (85201)
39	American Finance Corp. of Mesa	439 West Main Street (85201)
274	Associates Consumer Finance Co.	213 West Main Street (85201)
465	AVCO Finance Co. of Phoenix	261 West Main Street (85201)
10	Beneficial Finance Co. of Mesa	41 West Main Street (85201)
40	Budget Finance Plan of Mesa	147 West Main Street (85201)
359	Credithrift of America, Inc. No. 3	27 South Stapley Drive (85201)
413	Dial Finance Co. of Mesa	32 South MacDonald (85201)
315	G.A.C. Finance Corp. of Mesa	19 West Main Street (85201)
159	Household Finance Corp. of Mesa	31 South MacDonald (85201)
469	Liberty Loan Corp. of Mesa	36 South MacDonald (85201)
477	Model Finance Co. of Mesa	424 West Main Street (85201)
160	Pacific Finance Loans	41 East Main Street (85201)
93	Producers Finance Co. of Arizona	20 N. Country Club (85201)
41	Seaboard Finance Co. of Mesa	41 South MacDonald (85201)
479	Southwestern Investment Co.	1812 West Main Street (85201)

NOGALES

139	The City Loan & Finance Co.	219 Morley Avenue (85621)
342	State Securities Inc. No. 43	116 Morley Avenue (85621)
460	Twin City Investment Corp.	309 Morley Avenue (85621)

PHOENIX

56	Aetna Finance Co. of Phoenix	502 West Washington (85003)
351	American Finance Corp.	2914 North Central Avenue (85012)
106	American Finance Corp. of Camelback	4834 North 27th Avenue (85017)
24	American Finance Corp. of Maricopa	24 West Monroe (85003)
158	Arizona Finance Co.	706 West Washington (85007)
21	Arrow Finance Co.	132 East Monroe (85004)
271	Associates Consumer Finance Co.	2643 West Bethany Home (85017)
251	Associates Consumer Finance Co.	3815 North Central Avenue (85012)
449	AVCO Finance Co. of Phoenix	1625 E. Camelback Road (85016)
2	Beneficial Finance Co. of Phoenix	32 North First Avenue (85003)
356	Beneficial Finance Co. of Phoenix	2007-A W. Bethany Home (85015)
117	Beneficial Finance Co. of Phoenix	1716 East McDowell Road (85006)
22	Budget Finance Plan of Phoenix	148 West Adams (85003)
357	Budget Finance Plan of Phoenix No. 2	1437 East Camelback Road (85016)
436	Century Finance Co. of Phoenix	1737 East McDowell Road (85006)
193	Commercial Credit Plan, Inc.	130 West Osborn Road (85013)

License No.

PHOENIX (Continued)

License No.		
406	Commercial Credit Plan, Inc.	4242 East Thomas Road (85018)
257	Community Finance Corp. of Phoenix	4413 South Central Avenue (85040)
471	Community Finance Corp. of Maricopa County	3182 E. Indian School Road (85016)
349	Credithrift of America, Inc.	527 East Camelback Road (85012)
361	Credithrift of America, Inc. No. 3	2619 West Bethany Home Road (85017)
464	Credithrift of America, Inc.	4726 East Indian School Road (85016)
414	Dial Finance Co. of Arizona	27 South Central Avenue (85004)
279	Dial Finance Co. of Maricopa	1743 East McDowell Road (85006)
415	Dial Finance Co. of Phoenix	1025 North Central Avenue (85004)
369	Dial Finance Co. of Phoenix No. 1	2412 West Indian School (85015)
461	Dial Finance Co. of Phoenix No. 2	321 East Camelback Road (85012)
389	Exchange Finance Co. of Arizona	1302 North First Street (85004)
30	Family Loan Co., Inc.	1610 East Van Buren (85006)
209	Fidelity Finance Co.	142 South Central Avenue (85004)
435	First State Loan of Arizona	511 West Thomas Road (85013)
314	G.A.C. Finance Corp.	324 North Central Avenue (85004)
228	G.A.C. Finance Corp. of Camelback	4967 North Central Avenue (85012)
240	General Finance Co.	1230 East Camelback Road (85014)
402	Home Security Finance Co.	1144 East Washington (85034)
455	Homemakers Loan & Consumer Disc. Co.	2721 North Central Ave. (85004)
20	Household Finance Corp.	5 West Monroe (85003)
391	Household Finance Corp. of Phoenix	1903 East Camelback Road (85016)
241	Household Finance Corp. of Phoenix	5018 North Central Avenue (85012)
376	Household Finance Corp. of Phoenix	6006 South Central Avenue (85040)
327	Household Finance Corp. of Phoenix	1724 West Montebello (85015)
382	Household Finance Corp. of Phoenix	4557 East Thomas Road (85018)
470	Independent Finance Corp. of Arizona	10-A West Camelback Rd. (85013)
103	Inland Western Loan Co.	638 West Indian School (85013)
311	Interstate Securities Co. No. 2, Inc.	1029 North Central Avenue (85004)
466	Interstate Securities Co. No. 2, Inc.	8342 North Seventh Street (85020)
185	Liberty Loan Corp. of Arizona	1829 West Indian School (85015)
458	Liberty Loan Corp. of Maricopa	124 South Central Avenue (85004)
264	Liberty Loan Corp. of Phoenix	1337 East McDowell Road (85006)
258	Medical Loan Corp.	327 East McDowell Road (85004)
462	Medical Loan Corp.	324 North 35th Avenue (85009)
297	Model Finance Co. of Camelback	1041 East Camelback Road (85014)
270	Model Finance Co. of E. Van Buren	1319 East Van Buren (85006)
219	Model Finance Co. of Phoenix	846 North Seventh Avenue (85007)
75	Model Finance Co. of West Phoenix	4130 North 27th Avenue (85017)
37	Nationwide Finance Co. of E. Thomas	3832 East Thomas Road (85018)
307	Nationwide Finance Co. of Maryvale	5218 West Indian School (85031)
90	Nationwide Finance Co. of Phoenix	1127 North First Street (85004)
221	North American Finance Co.	513 East Camelback Road (85012)
473	O'Brien Finance Co.	4607 North 12th Street (85014)
9	Pacific Finance Loans	704 North 7th Avenue (85007)
152	Pacific Finance Loans	3033 North 24th Street (85016)
246	Pacific Finance Loans	4815 North 27th Avenue (85017)
432	Pacific Finance Loans	5817 South Central Avenue (85040)
439	Pacific Finance Loans	520 East Dunlap Avenue (85020)
446	Pacific Finance Loans	5038 West Indian School (85031)
375	Phoenix Finance Co.	4742 North Central Avenue (85012)
393	Phoenix Finance Company No. 2	1616 North 16th Street (85006)
441	Phoenix Finance Company No. 3	31 West Jefferson (85003)
14	Postal Finance Co.	15 South First Street (85004)
363	Postal Finance Co. of Arizona	1912 East Camelback Road (85018)
472	Postal Finance Co. of Maricopa Cty.	3201 North Central Avenue (85012)
259	Postal Finance Co. of Phoenix	1816 West Bethany Home Road (85015)
172	Producers Finance Co. of Arizona	1500 Grand Avenue (85007)
348	Producers Finance Co. of Central Phoenix	4808 North Central Ave. (85012)
67	Public Finance Corp. of Phoenix No. 1	1606 East Camelback Road (85016)
102	Public Finance Corp. of Phoenix No. 2	4733 North Central Avenue (85012)
291	Public Finance Corp. of Phoenix No. 4	4211 West Thomas Road (85019)
7	Seaboard Finance Co. (Arizona)	1800 West Bethany Home Road (85015)
347	Seaboard Finance Co. of Maricopa	4730 North 16th Street (85016)
367	Seaboard Finance Co. of Maryvale	4631 West Indian School (85031)
28	Seaboard Finance Co. of Phoenix	448 West Washington (85003)

License No.

PHOENIX (Continued)

114	Southwestern Investment Co.	823 North First Street (85004)
429	Southwestern Investment Co.	3505 East Thomas Road (85018)
475	Southwestern Investment Co.	5845 West Indian School (85031)
337	Termplan, Incorporated	704 North Central Avenue (85004)
474	U.I.C. Co.	111 West Osborn (85013)
316	Union Finance Co.	222 West Osborn Road (85013)
419	United States Loan Co.	4019 North 33rd Avenue (85017)
301	Universal C.I.T. Credit Co.	1040 East Camelback Road (85014)
383	Universal Finance Co.	777 East Camelback Road (85014)
434	Western American Loan Co., Inc.	3616 North 16th Street (85016)

PRESCOTT

42	Beneficial Finance Co. of Prescott	229 West Gurley (86301)
377	Credithrift of America, Inc. No. 2	141 South Cortez (86301)
368	G.A.C. Finance Corp. of Prescott	105 South Cortez (86301)
153	Pacific Finance Loans	401 West Gurley (86301)
404	Seaboard Finance Co. of Prescott	105 North Cortez (86301)

SAFFORD

312	Inland Western Loan Agencies	608 Main Street (85546)
339	Seaboard Finance Co. of Safford	525 Main Street (85546)

SAN MANUEL

208	Family Finance Co. of San Manuel	Arcade Building (85631)

SCOTTSDALE

275	Associates Consumer Finance Co.	1133 North Scottsdale Road (85257)
423	Budget Finance Plan of Phoenix No. 2	2013 North Scottsdale Road (85257)
323	Liberty Loan Corp. of Scottsdale	6905 East McDowell Road (85257)
431	Pacific Finance Loans	1915 North Scottsdale Road (85257)
282	Scottsdale Finance Co.	1336 North Scottsdale Road (85257)
333	Seaboard Finance Co. of Scottsdale	2801-F North Scottsdale Road (85257)

SIERRA VISTA

200	Exchange Finance Co. of Sierra Vista	El Coronado Shops (85635)
451	Family Finance Co. of Sierra Vista	100 East Fry Boulevard (85635)
456	Household Finance Corp. of Sierra Vista	300 Fry Boulevard (85635)
447	Seaboard Finance Co. of Sierra Vista	108 Fry Boulevard S.W. (85635)

SUPERIOR

49	Family Finance Co. of Superior	222 Main Street (85273)
36	Superior Loan Co.	28 North Magma (85273)

TEMPE

35	Beneficial Finance Co. of Arizona	16 East Fifth Street (85281)
388	Credithrift of America, Inc. No. 2	915 East Broadway (85281)
344	Custom Finance Corp.	2109 Mill Avenue (85281)
263	Inland Western Loan Co. of Tempe	807 Mill Avenue (85281)
476	Pacific Finance Loans	57 East Broadway (85281)
445	Public Finance Corp. of Tucson	3300 South Mill Avenue (85281)
399	Seaboard Finance Co. of Tempe	1020 Mill Avenue (85281)

TOMBSTONE

134	Western Small Loan Co.	503 Allen Street (85638)

TUCSON

418	A.F.S. Finance Co.	2616 East Broadway (85716)
65	Aetna Finance Co. of Mesa	2212 South Sixth Avenue (85713)
57	Aetna Finance Co. of Tucson	72 South Stone Avenue (85701)
378	All States Finance Corp.	2650 East Broadway (85716)
352	American Finance Corp. of Tucson	63 South Stone Avenue (85701)

License No.

TUCSON (Continued)

353	American Finance Corp. of Tucson	3828 East Speedway (85716)
354	American Finance Corp. of Tucson	3352 South Sixth Avenue (85713)
371	Approved Acceptance, Inc.	5470 East Speedway (85716)
321	Associates Consumer Finance Co.	4635 East Broadway (85711)
478	AVCO Finance Co. of Phoenix	6243 East 22nd Street (85710)
3	Beneficial Finance Co. of Arizona	12 West Congress (85701)
182	Beneficial Finance Co. of Arizona	4662 East Speedway (85716)
355	Budget Finance Plan	6355 East 22nd Street (85710)
194	Commercial Credit Plan, Inc.	5637 East Broadway (85711)
224	Community Finance Corp.	2336 South Sixth Avenue (85713)
225	Community Finance Corp. of Tucson	3950 East Speedway (85716)
416	Dial Finance Co. of Tucson	76 South Stone Avenue (85701)
284	Dial Finance Co. of Tucson No. 1	2402 East Broadway (85719)
248	Exchange Finance Co. of Tucson	2617 East Broadway (85716)
50	Family Finance Co. of Tucson	801 East Broadway (85719)
234	G.A.C. Finance Corp. of Tucson	4514 East Broadway (85711)
322	Holmes Tuttle Investment Co., Inc.	800 East Broadway (85719)
26	Household Finance Corp.	121 East Congress (85719)
256	Household Finance Corp. of Tucson	6339 East Broadway (85710)
121	Inland Western Loan Agencies	2754 North Campbell Avenue (85719)
118	Interstate Securities Co., Inc.	2221-A East Broadway (85719)
310	Interstate Securities Co., Inc.	910 South Craycroft (85711)
276	Liberty Loan Corp. of Arizona	2549 East Broadway (85716)
329	Model Finance Co. of Tucson	529 North Stone Avenue (85705)
318	Nationwide Finance Co. of Tucson	2235 East Broadway (85719)
237	North American Finance Co.	68 South Stone Avenue (85701)
163	Pacific Finance Loans	4665 East Broadway (85711)
25	Pacific Finance Loans	2629 East Broadway (85701)
468	Postal Finance Co. of Pima County	100 East Alameda (85701)
364	Postal Finance Co. of Tucson	64 South Stone Avenue (85701)
173	Producers Finance Co. of Arizona	2229 East Broadway (85719)
101	Public Finance Corp. of Tucson No. 2	3759 East Broadway (85716)
222	Public Finance Corp. of Tucson No. 4	33 East Broadway (85701)
408	Seaboard Finance Co. of Pima County	4558 East Broadway (85711)
19	Seaboard Finance Co. of Tucson, Inc.	240 North Church (85701)
166	Seaboard Finance Co. of Tucson, Two	2616 East Broadway (85716)
145	Southwestern Investment Co.	1101 East Broadway (85719)
430	Southwestern Investment Co.	5336 East 22nd Street (85711)
338	Termplan, Incorporated	2334 East Broadway (85719)
16	Tucson Finance Co.	47 South Sixth Avenue (85701)
302	Universal C.I.T. Credit Co.	2436 East Broadway (85719)

WILLCOX

407	Inland Western Loan Agencies	190 North Curtis (85643)

WINSLOW

51	Family Finance Co. of Winslow	107 West Second Street (86047)
147	Pacific Finance Loans	113 Warren Avenue (86047)

YUMA

170	American Finance Corp.	1628 Fourth Avenue (85364)
110	Associates Consumer Finance Co.	1185-A Fourth Avenue (85364)
181	Beneficial Finance Co. of Mesa	849 Fourth Avenue (85364)
52	Family Finance Co. of Yuma	204 Madison Avenue (85364)
421	Family Finance Co. (Uptown)	1418 Fourth Avenue (85364)
149	Household Finance Corp. of Yuma	333 Main Street (85364)
457	Interstate Securities Co., Inc.	340 - 24th Street (85364)
210	Liberty Loan Corp. of Yuma	350 West 16th Street (85364)
211	North American Finance Co.	1300 Fourth Avenue (85364)
128	Pacific Finance Loans	1624 Fourth Avenue (85364)
340	Producers Finance Co. of Yuma	1050 Fourth Avenue (85364)
82	Public Finance Corp. of Yuma	1043 Fourth Avenue (85364)
319	Valley Credit Co.	1304 Fourth Avenue (85364)

CONSUMER FINANCE COMPANIES

June 30, 1969

211 Licensed as branches or subsidiaries of 33 Interstate Companies

Name	Location	Number
Acceptance Finance Co.	St. Louis, Missouri	4
American Finance Management Corp.	Silver Springs, Maryland	9
American Investment Co. of Illinois	St. Louis, Missouri	10
Associates Investment Company	South Bend, Indiana	6
AVCO Finance Company	Omaha, Nebraska	4
Beneficial Management Corp.	Morristown, New Jersey	11
Budget Finance Plan, Inc.	Los Angeles, California	6
Century Acceptance Corp.	Kansas City, Missouri	1
Commercial Credit Plan, Inc.	Baltimore, Maryland	3
Credithrift Financial Corp.	Evansville, Indiana	7
Dial Finance Co.	Des Moines, Iowa	8
Exchange Finance Co., Inc.	Phoenix, Arizona	10
Family Finance Management Corp.	Miami, Florida	5
Fidelity Acceptance Corp.	Minneapolis, Minnesota	14
General Acceptance Corp.	Allentown, Pennsylvania	5
Homemakers Loan & Consumer Disc. Co.	New York, New York	1
Household Finance Corp.	Chicago, Illinois	12
Independent Finance Corp.	Santa Barbara, California	1
ITT Aetna Corp.	St. Louis, Missouri	5
Industrial Finance & Thrift Corp.	New Orleans, Louisiana	2
Interstate Securities Co.	Kansas City, Missouri	7
Liberty Loan Corp.	St. Louis, Missouri	7
Model Finance Co., Inc.	Phoenix, Arizona	7
North American Finance Co.	St. Louis, Missouri	4
Postal Finance Co.	Sioux City, Iowa	6
Producers Finance & Thrift Co.	Phoenix, Arizona	8
Rouda Finance Co.	San Francisco, California	1
Seaboard Finance Co.	Los Angeles, California	16
Southwestern Investment Co.	Amarillo, Texas	6
State Securities, Inc.	Santa Fe, New Mexico	1
Transamerica Financial Corp.	Los Angeles, California	21
Union Investment Co.	Detroit, Michigan	1
Universal C.I.T. Credit Co.	New York, New York	2

21 Licensed as branches or subsidiaries of 5 Intrastate Companies

The City Loan & Finance Corp.	Douglas, Arizona	3
Inland Western Loan Co.	Phoenix, Arizona	8
Medical Loan Corp.	Phoenix, Arizona	3
Phoenix Finance Co.	Phoenix, Arizona	4
Superior Loan Company	Superior, Arizona	3

21 Licensed as Independent Companies

A.F.S. Finance Co.	Tucson
Approved Acceptance, Inc.	Tucson
Arizona Factors, Inc.	Tucson
Arizona Finance Co.	Phoenix
Arrow Finance Co.	Phoenix
Custom Finance Corp.	Tempe
Family Loan Co., Inc.	Phoenix
General Finance Co.	Phoenix
Holmes Tuttle Investment Co.	Tucson
Home Security Finance Co.	Phoenix
Northside Loan Co.	Glendale
Presto Finance Co.	Glendale
Southern Finance Co.	Douglas
Tucson Finance Co.	Tucson
Twin City Investment Corp.	Nogales
United States Loan Co.	Phoenix
Universal Finance Co.	Phoenix
Valley Credit Co.	Yuma
Valley Loan Co., Inc.	Eloy
Western Am. Loan Co., Inc.	Phoenix
Western Small Loan Co.	Tombstone

Total of 238 Licenses as of June 30, 1969

CONSUMER FINANCE COMPANIES

(7) New Licenses Issued During Fiscal Year 1968-1969

License No.			Licensed
473	O'Brien Finance Company	Phoenix	7-1-68
474	U.I.C. Co.	Phoenix	7-1-68
475	Southwestern Investment Co.	Phoenix	8-2-68
476	Pacific Finance Loans	Tempe	11-25-68
477	Model Finance Co. of Mesa	Mesa	1-16-69
478	AVCO Finance Co. of Phoenix	Tucson	4-1-69
479	Southwestern Investment Co.	Mesa	4-11-69

CONSUMER FINANCE COMPANIES

(15) Licenses Surrendered During Fiscal Year 1968-1969

License No.			Surrendered
419	United States Loan Co.	Phoenix	7-2-68
258	Medical Loan Corp.	Phoenix	7-9-68
344	Custom Finance Corporation	Tempe	7-25-68
368	G.A.C. Finance Corp. of Prescott	Prescott	8-8-68
378	All States Finance Corp.	Tucson	8-8-68
134	Western Small Loan Co.	Tombstone	8-21-68
399	Seaboard Finance Co. of Tempe	Tempe	9-6-68
470	Independent Finance Corp. of Ariz.	Phoenix	1-2-69
462	Medical Loan Corp.	Phoenix	3-31-69
435	First State Loan of Arizona	Phoenix	4-14-69
474	U.I.C. Co.	Phoenix	4-23-69
381	Family Finance Co. of Holbrook	Holbrook	4-29-69
388	Credithrift of America, Inc. No. 2	Tempe	5-2-69
418	A.F.S. Finance Co.	Tucson	6-23-69
402	Home Security Finance Co.	Phoenix	6-24-69

COMPOSITE ANNUAL SMALL LOAN REPORT

For the period ended June 30, 1969

TO

SUPERINTENDENT OF BANKS

Number of licensees June 30, 1969—238

Number of licensees June 30, 1968—246

SCHEDULE B — BALANCE SHEET

ASSETS	June 30, 1968 Small Loan Business	June 30, 1969 Small Loan Business	June 30, 1969 6% - 8% Loan Business	June 30, 1969 Sales Finance Business	June 30, 1969 Total
7. Receivables:					
(a) Gross Amount	$64,749,363.00	$66,413,292.00	$35,063,683.00	$32,974,609.00	$134,451,584.00
(b) Less: Unearned Charges or Interest	9,696,429.00	10,144,572.00	4,545,939.00	5,032,897.00	19,723,408.00
(c) Less: Reserve for Bad Debts	1,856,626.00	1,928,892.00	773,329.00	695,974.00	3,398,195.00
(d) Net Receivables	53,196,308.00	54,339,828.00	29,744,415.00	27,245,738.00	111,329,981.00
8. Cash in Office and Banks	1,978,777.00	2,127,048.00	457,364.00	609,619.00	3,194,031.00
9. Real Estate (less Reserve for depreciation—building)	68,060.00	63,223.00	10,019.00	9,230.00	82,472.00
10. Furniture, fixtures, equipment (less Reserve for depreciation)	445,369.00	408,305.00	137,096.00	76,448.00	621,849.00
11. Deferred charges or prepaid expense	67,444.00	47,127.00	13,084.00	8,942.00	69,153.00
12. Other assets:					
(a) Organization or Development Expense	221,752.00	280,579.00	18,132.00	19,802.00	318,513.00
(b) Cost of Financing	42,505.00	62,869.00	4,043.00	9,473.00	76,385.00
(c) Other	1,849,130.00	1,958,441.00	128,058.00	738,285.00	2,824,784.00
13. Total Assets	$57,869,345.00	$59,287,420.00	$30,512,211.00	$28,717,537.00	$118,517,168.00

SCHEDULE B — BALANCE SHEET (Continued)

LIABILITIES AND CAPITAL	June 30, 1969
14. Accounts and Notes Payable:	
(a) Banks	$ 10,202,170.00
(b) Due to Parent Company or Affiliate	64,052,850.00
(c) Other Short Term Notes and Accounts	1,706,145.00
15. Bonds and Long Term Notes	3,414,556.00
16. Other Liabilities:	
(a) Accrued Expenses	891,159.00
(b) Other Expense Reserves	929,234.00
17. Branch Office Capital	10,711,386.00
18. Net Worth (If Individual or Partnership)	157,311.00
19. Capital Stock: (If Corporation)	
(a) Preferred	1,201,397.00
(b) Common	5,549,867.00
20. Appropriated Surplus or Capital Reserves	4,624,821.00
21. Surplus (Including Undivided Profits)	15,076,272.00
22. Total Liabilities and Capital	$118,517,168.00

SCHEDULE C — STATEMENT OF INCOME AND EXPENSE

For the period from July 1, 1968 to June 30, 1969

GROSS INCOME	Small Loan Business	6% - 8% Loan Business	Sales Finance Business	Total
23. Charges or Interest Collected and Earned	$14,116,923.00	$3,478,559.00	$3,497,127.00	$21,092,609.00
24. Delinquency Charges Collected	506,320.00	201,208.00	162,388.00	869,916.00
25. All types Insurance			229,370.00	229,370.00
26. Collections on Accounts Previously Charged Off	266,034.00	25,488.00	46,295.00	337,817.00
27. Interest on Bank Balances	2,685.00	209.00	186,830.00	189,724.00
28. Other Income	109,143.00	40,489.00	49,436.00	199,068.00
29. Total Gross Income	$15,001,105.00	$3,745,953.00	$4,171,446.00	$22,918,504.00

SCHEDULE C — STATEMENT OF INCOME AND EXPENSE

For the period from July 1, 1968 to June 30, 1969

EXPENSES OF CONDUCTING BUSINESS		Small Loan Business	6% - 8% Loan Business	Sales Finance Business	Total
30. Advertising	2.81%	$ 377,917.00	$ 117,061.00	$ 32,059.00	$ 527,037.00
31. Auditing	.81	90,414.00	19,876.00	40,690.00	150,980.00
32. Bad Debts or Reserve for Bad Debts	15.63	2,048,507.00	433,232.00	449,210.00	2,930,949.00
33. Depreciation of Furniture, Fixtures and Equipment	.86	111,053.00	25,425.00	24,917.00	161,395.00
34. Expense, Sundry	1.83	251,228.00	58,613.00	32,337.00	342,178.00
35. Insurance and Fidelity Bonds	.83	62,638.00	65,541.00	28,151.00	156,330.00
36. Legal Fees and Disbursements	.93	117,587.00	32,282.00	24,375.00	174,244.00
37. Postage and Express	1.28	161,889.00	39,911.00	37,113.00	238,913.00
38. Printing, Stationery and Supplies	1.12	137,855.00	40,240.00	31,094.00	209,189.00
39. Rent	4.74	578,753.00	170,830.00	138,621.00	888,204.00
40. Salaries	26.97	3,387,994.00	950,844.00	716,511.00	5,055,349.00
41. Supervision and Administration	9.83	1,167,238.00	383,639.00	291,682.00	1,842,559.00
42. Taxes					
(a) Income Taxes	21.62	2,606,504.00	589,563.00	857,551.00	4,053,618.00
(b) Licenses and License Taxes	.34	55,055.00	3,483.00	5,486.00	64,024.00
(c) All Other Taxes	1.60	200,651.00	56,031.00	44,097.00	300,779.00
43. Telephone and Telegraph	3.35	413,657.00	114,414.00	99,809.00	627,880.00
44. Travel	1.61	193,061.00	58,985.00	49,345.00	301,391.00
45. Other Expenses of Conducting Business					
(a) Recording and Acknowledging Fees	.18	19,040.00	6,911.00	8,220.00	34,171.00
(b) Other	3.66	293,703.00	71,923.00	321,294.00	686,920.00
46. Total Expenses of Conducting Business (Not including interest on borrowed funds)	100.00%	12,274,744.00	3,238,804.00	3,232,562.00	18,746,110.00
47. Total Net Earnings Derived from Business (Before deducting interest on borrowed funds)		$ 2,726,361.00	$ 507,149.00	$ 938,884.00	$ 4,172,394.00

SCHEDULE D — RECONCILIATION OF SURPLUS OR NET EARNINGS

For the period from July 1, 1968 to June 30, 1969

48.	Surplus Balance at End of Previous Period		$14,331,071.00
	Additions:		
49.	Total Net Earnings Derived from all Business	$4,172,394.00	
50.	Other Credit to Surplus for the Period		
	(a) Tax Adjustment	2,409,993.00	
	(b) Net Income from Sale of Insurance In Connection With Small Loan and 6%-8% Business	1,211,950.00	
	(c) Other	563,685.00	
51.	Total additions for the period	$8,358,022.00	
	Deductions:		
52.	Interest Paid	$5,141,198.00	
53.	Amortization	59,186.00	
54.	Dividends Paid During the Period	774,474.00	
55.	Other Charges to Surplus for the Period	1,637,963.00	
56.	Total Deductions for the Period	$7,612,821.00	
57.	Net Additions to previous period's Surplus Balance		$ 745,201.00
58.	Surplus Balance at End of Present Period per books This amount should be the same as Item 21 of this report		$15,076,272.00

SCHEDULE E — ANALYSIS OF ASSETS USED AND USEFUL IN BUSINESS

June 30, 1969

	Small Loans Business	6% - 8% Loan Business	Total Loan Business
59. Net Receivables	$54,339,828.00	$29,744,415.00	$ 84,084,243.00
60. Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	408,305.00	137,096.00	545,401.00
61. Real Estate, (Less Reserve for Depreciation — Buildings)	63,223.00	10,019.00	73,242.00
62. Working Capital:			
(a) Cost of Acquiring Receivables Currently Outstanding	4,363,159.00	1,478,352.00	5,841,511.00
(b) Cash in Office and Banks	2,127,048.00	457,364.00	2,584,412.00
(c) Accounts Receivable	1,491,784.00	76,532.00	1,568,316.00
(d) Home Office Assets Apportioned to Branches	2,052,806.00	1,113,165.00	3,165,971.00
(e) Deferred Charges, such as Prepaid Insurance, License Taxes, and Bond Premiums	47,127.00	13,084.00	60,211.00
(f) Other	170,039.00	79,160.00	249,199.00
63. Going Concern Value:			
(a) Initial Cost of Establishment of Office (Survey and Expense of Development Period)	1,568,426.00	358,548.00	1,926,974.00
(b) Cost of Financing (Present Cost of Funds for Assets Used and Useful)	3,857,309.00	1,584,280.00	5,441,589.00
64. Total Assets Used and Useful	70,489,054.00	35,052,015.00	105,541,069.00
65. Total Assets Used and Useful — End of Previous Period	68,167,193.00	31,217,363.00	99,384,556.00
66. Average Total Assets Used and Useful	69,328,123.00	33,134,689.00	102,462,812.00
Net Earnings	$ 2,726,361.00	$ 507,149.00	$ 3,233,510.00
67. Percent of Net Earnings Derived from Business (Before deducting interest paid on borrowed funds)	3.93%	1.53%	3.16%

SCHEDULE F — ANALYSIS OF CHARGES

	Small Loan Business
68. Charges or Interest Collected and Earned during the period	$14,116,923.00
69. Average Net Amount of Outstanding Loans	56,492,457.00
70. Actual Monthly Rate Collected	2.08%

SCHEDULE G — ANALYSIS OF LOANS

ANALYSIS OF LOANS BY SIZE	Average Size Loan	Percent of Total Number Of Accounts	Percent of Total Amount Of Loan	Number Of Accounts	Amount Of Loan
71. Total Balances Outstanding (Less Unearned Charges) at Beginning of Period	$458.00	.....	.....	120,077	$55,052,753.00
72. Loans Made During the Period					
(a) Loans of $300.00 or Less	.....	24.87	8.21	30,174	5,666,851.00
(b) Loans of $300.01 to $600	.....	31.27	24.40	37,933	16,829,985.00
(c) Loans of $600.01 to $1,000	.....	43.86	67.39	53,201	46,485,864.00
(d) Total Loans Made During the Period	$569.00	100.00%	100.00%	121,308	68,982,700.00
73. Loan Balances Purchased During the Period				7,292	4,014,125.00
74. Loan Balances Sold During the Period				3,704	1,768,753.00
75. Loan Balances Charged Off During the Period				5,973	2,282,939.00
76. Collections During the Period				118,679	67,729,164.00
77. Total Loan Balances Outstanding (Less Unearned Charges) at End of Period	$468.00	.....	.....	120,321	$56,268,722.00

ANALYSIS OF LOANS BY SECURITY

78. Loans Made During the Period Based in Whole or in Larger Part on:					
(a) Chattel Mortgages on Household Goods	$684.00	35.85	43.13	43,496	$29,750,943.00
(b) Automobiles	722.00	13.91	17.66	16,870	12,179,819.00
(c) Real Estate	793.00	1.56	2.17	1,887	1,495,975.00
(d) Other Chattels	576.00	4.12	4.19	5,008	2,886,857.00
(e) Unsecured Notes	413.00	39.74	28.87	48,204	19,918,635.00
(f) Endorsed and/or Co-Maker Notes	491.00	3.28	2.84	3,989	1,958,845.00
(g) Wage Assignments	288.00	.64	.32	775	222,819.00
(h) Other Considerations	519.00	.90	.82	1,097	568,807.00
(i) Total	$568.00	100.00%	100.00%	121,308	$68,982,700.00

SCHEDULE H — NON-PAYING DELINQUENT ACCOUNTS AS OF JUNE 30, 1969

	Small Loan Business	
	Number	Amount of Unpaid Balance of Notes
79. Accounts with no payments for:		
(a) Two Months	3,233	$1,586,800.00
(b) Three Months or More	6,722	3,176,277.00
(c) Total	9,955	$4,763,077.00

SCHEDULE I — SUITS, POSSESSIONS AND SALE OF CHATTELS

Note: A borrower's account may appear under any one or all of the classifications below.

	Small Loan Business		
	Number	Amount Due	Amount Collected
80. Suits for Recovery:			
(a) Pending at Close of Previous Period	528	$278,332.00	$
(b) Instituted During Period	1,316	644,430.00	
(c) Judgment Secured During Period	697	314,486.00	
(d) Settled Before Judgment During Period	552	270,235.00	
(e) Pending at Close of Current Period	595	338,041.00	
81. Wage Assignments Filed During Period	87	49,603.00	
82. Possessions of Chattels Obtained by Licensee:			
(a) By Legal Process or Contract Right			
(1) Household Goods	64	50,820.00	
(2) Automobiles	196	152,505.00	
(3) Other Chattels and Property	18	18,463.00	
(b) By Voluntary Surrender:			
(1) Household Goods	100	84,609.00	
(2) Automobiles	211	164,778.00	
(3) Other Chattels and Property	31	21,630.00	
83. Sales of Chattels by Licensee:			
(a) With Borrower's Consent	242	178,142.00	50,530.00
(b) Without Borrower's Consent	341	$207,552.00	$96,726.00

SMALL LOANS MADE DURING THE PERIOD

1959 - 1969

Year Ending	$ Amount Loans Made	Increase (Decrease)
June 30, 1959	$44,559,762.31	$ 4,048,048.31
June 30, 1960	49,519,332.70	4,959,570.39
June 30, 1961	48,221,946.42	(1,297,386.28)
June 30, 1962	48,609,248.13	387,301.71
June 30, 1963	48,430,920.63	(178,327.50)
June 30, 1964	69,799,330.00	21,368,409.00
June 30, 1965	73,928,622.00	4,129,292.00
June 30, 1966	73,807,714.00	(120,908.00)
June 30, 1967	63,482,762.00	(10,324,952.00)
June 30, 1968	66,161,952.00	2,679,190.00
June 30, 1969	68,982,700.00	2,820,748.00

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ANNUAL REPORT

OF THE

CONSUMER FINANCE COMPANIES

1975-1976

Superintendent of Banks

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CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1976

AJO

License No.			
98	Termplan of Ajo, Inc.	260 Pizal Street	(85321)

BISBEE

92	The City Loan & Finance Co.	6 Naco Road	(85603)
112	Termplan of Bisbee, Inc.	Highway 92 at Don Luis	(85603)

CASA GRANDE

662	Family Finance Company	204 East Third Street	(85222)
535	Household Finance Corp.	1226-K East Florence Blvd.	(85222)
633	Nationwide Fin. Corp. of Arizona	1143 East Florence Blvd.	(85222)
146	Pacific Finance Loans	414 North Marshall	(85222)

CAVE CREEK

637	Seven Palms Finance Co.	6151 Mesquite Road	(85331)

CHANDLER

631	Household Finance Corporation	1007 North Arizona Avenue	(85224)
454	Pacific Finance Loans	95 West Boston	(85224)

CLIFTON

58	Family Finance Co.	180 South Coronado Blvd.	(85533)
420	Termplan of Clifton, Inc.	N. Coronado Boulevard	(85533)

COOLIDGE

440	Pacific Finance Loans	170 South Arizona Boulevard	(85228)

DOUGLAS

23	The City Loan & Finance Co.	531 - Eleventh Street	(85607)
502	ISC Financial House, Inc.	1109 - G Avenue	(85607)
151	Pacific Finance Loans	557 - Tenth Street	(85607)
396	Termplan of Douglas, Inc.	1108 - G Avenue	(85607)

ELOY

405	Pacific Finance Loans	516 North Main Street	(85231)

FLAGSTAFF

581	Avco Fin. Serv. of Maricopa, Inc.	2529 East Seventh	(86001)
268	Beneficial Finance Co. of Flagstaff	117 East Aspen	(86002)
45	Family Finance Co.	113 West Birch	(86001)
546	Household Finance Corporation	2548 Seventh Avenue	(86001)
503	ISC Financial House, Inc.	8 North Leroux	(86001)
122	Pacific Finance Loans	117 West Birch	(86001)
176	Public Finance Corp. of Phoenix #2	123 East Aspen	(86001)
201	Termplan of Flagstaff, Inc.	1471 South Milton Road	(86001)

GLENDALE

496	Aetna Finance Co.	5717 West Glendale Avenue	(85301)
550	Assoc. Fin. Serv. Co. of Ariz., Inc.	4742 West Glendale Avenue	(85301)
489	Assoc. Fin. Serv. Co. of Ariz., Inc.	5316 West Glendale Avenue	(85301)
34	Beneficial Finance Co of Arizona	5613 West Glendale	(85301)
658	Citicorp Person-to-Person Fin. Center	5719 West Northern	(85301)
663	Dial Finance Company of Arizona	4329 West Glendale Avenue	(85301)
528	Family Finance Co.	7016 North 54th Avenue	(85301)
638	Household Finance Corp.	5809 West Glendale Avenue	(85301)
8	Northside Loan Co.	5418 Grand Avenue	(85301)
463	Pacific Finance Loans	5233 West Glendale Avenue	(85301)
512	Postal Finance Company	5413 West Glendale Avenue	(85301)
142	Public Finance Corp. of Phoenix #2	7029 North 57th Drive	(85301)
136	Termplan of Glendale, Inc.	5414 West Glendale Avenue	(85301)

License No.

GLOBE

47	Family Finance Co.	401 North Broad	(85501)
374	ISC Financial House, Inc.	205 West Oak	(85501)
137	Termplan of Globe, Inc.	378 North Broad	(85501)

HOLBROOK

648	ISC Financial House, Inc.	152 West Arizona Boulevard	(86025)

KINGMAN

385	American Finance Corp. of Kingman	315 East Oak Street	(86401)
583	Avco Fin. Serv. of Maricopa, Inc.	419 East Beale Street	(86401)
437	ISC Financial House, Inc.	809 Beale Street	(86401)

LAKE HAVASU CITY

529	ISC Financial House, Inc.	2115 McCulloch Boulevard	(86403)

MAMMOTH

107	Superior Loan Company	Main Street	(85618)

MESA

632	Aetna Finance Company	19 West Main Street	(85201)
39	American Finance Corp. of Maricopa	439 West Main Street	(85201)
477	Assoc. Fin. Serv. Co. of Ariz., Inc.	213 West Main Street	(85201)
584	Avco Fin. Serv. of Maricopa, Inc.	261 West Main Street	(85201)
10	Beneficial Finance Co. of Mesa	41 West Main Street	(85201)
659	Citicorp Person-to-Person Fin. Center	1836 West Main Street	(85201)
359	Credithrift of America, Inc. Inc. #3	27 South Stapley Drive	(85201)
620	Dial Finance Co. of Arizona	32 South MacDonald	(85201)
526	Family Finance Co.	332 East University	(85201)
639	Household Finance Corp.	20 East Main Street	(85201)
505	ISC Financial House, Inc.	20 North Country Club	(85201)
160	Pacific Finance Loans	41 East Main Street	(85201)
524	Public Finance Corp. of Phoenix #2	1846 West Broadway	(85202)
479	SIC Credit Company	1812 West Main Street	(85201)

NOGALES

139	The City Loan & Finance Co.	219 Morley Avenue	(85621)
342	USLIFE Credit Corporation	316 Grand Avenue	(85621)

PHOENIX

498	Aetna Finance Co.	4815 North Central Avenue	(85012)
24	American Finance Corp. of Maricopa	163 West Camelback Road	(85013)
351	American Finance Corp.	550 West Indian School	(85013)
158	Arizona Finance Co.	207 East Camelback Road	(85012)
271	Assoc. Fin. Ser. Co. of Ariz., Inc.	2643 West Bethany Home	(85017)
552	Assoc. Fin. Ser. Co. of Ariz., Inc.	1437 East Camelback Road	(85014)
251	Assoc. Fin. Ser. Co. of Rriz., Inc.	1826 North Central Avenue	(85012)
585	Avco Fin. Serv. of Maricopa, Inc.	1800 West Bethany Home	(85015)
347	Avco Fin. Serv. of Maricopa, Inc.	1625 East Camelback Road	(85016)
555	Avco Fin. Serv. of Maricopa, Inc.	5357 West Indian School	(85031)
586	Avco Fin. Serv. of Maricopa, Inc.	26 West Osborn Road	(85013)
543	Avco Fin. Serv. of Maricopa, Inc.	12830 North 28th Drive	(85029)

License No.

PHOENIX (Continued)

License No.			
356	Beneficial Finance Co. of Phoenix	2007-A West Bethany Home	(85015)
625	Beneficial Finance Co. of Phoenix	3222 East Cactus Road	(85029)
117	Beneficial Finance Co. of Phoenix	1716 East McDowell Road	(85006)
575	Beneficial Finance Co. of Phoenix	12414 North 28th Drive	(85029)
471	Blazer Financial Services, Inc.	3182 East Indian School	(85016)
301	C.I.T. Financial Services, Inc.	1040 East Camelback Road	(85014)
494	Century Finance Co. of Arizona	804 West Osborn Road	(85013)
436	Century Finance Co. of Arizona	2428 North 16th Street	(85006)
660	Citicorp Person-to-Person Fin. Center	1558 West Montebello	(85015)
657	Citicorp Person-to-Person Fin. Center	3840 North 16th Street	(85016)
661	Citicorp Person-to-Person Fin. Center	4421-A East Thomas Road	(85018)
562	Commercial Credit Plan, Inc.	2822 West Cactus Road	(85029)
193	Commercial Credit Plan, Inc.	130 West Osborn Road	(85013)
406	Commercial Credit Plan, Inc.	4242 East Thomas Road	(85018)
653	Consumers Acceptance & Finance Corp.	5050 N. 19th Avenue	(85015)
549	Continental Credit Corporation	1600 West Camelback Road	(85015)
361	Credithrift of America, Inc. #3	2619 West Bethany Home	(85017)
349	Credithrift of America, Inc.	527 East Camelback Road	(85012)
603	Credithrift of America, Inc.	4225 West Glendale Avenue	(85021)
464	Credithrift of America, Inc.	4726 East Indian School	(85018)
664	Dial Finance Company of Arizona	321 East Camelback Road	(85012)
616	Dial Finance Company of Arizona	1025 North Central Avenue	(85004)
665	Dial Finance Company of Arizona	3153 West Indian School	(85017)
621	Dial Finance Company of Arizona	1743 East McDowell Road	(85006)
666	Dial Finance Company of Arizona	3630 East Thomas Road	(85018)
667	Dial Finance Company of Arizona	2723 West Windrose Drive	(85029)
522	Family Finance Co.	2947 West Indian School	(85017)
519	Family Finance Co.	6027 N. Seventh Street	(85014)
30	Family Loan Co., Inc.	1610 East Van Buren	(85006)
490	Ford Motor Credit Co.	3033 North Central Avenue	(85012)
640	Household Finance Corp.	1903 East Camelback Road	(85016)
641	Household Finance Corp.	5018 North Central Avenue	(85012)
20	Household Finance Corp.	3033 North Central Avenue	(85012)
642	Household Finance Corp.	6006 South Central Avenue	(85040)
643	Household Finance Corp.	1724 West Montebello	(85015)
644	Household Finance Corp.	4557 East Thomas Road	(85031)
482	Inland Western Finance Co.	2907 North Second Street	(85012)
311	ISC Financial House, Inc.	4035 East Indian School	(85018)
264	Liberty Loan Corp. of Phoenix	1337 East McDowell Road	(85006)
595	Nationwide Fin. Corp. of Afizona	221 East Camelback Road	(85012)
566	Nationwide Fin. Corp. of Arizona	3826 West Indian School	(85019)
567	Nationwide Fin. Corp. of Arizona	3832 East Thomas Road	(85018)
432	Pacific Finance Loans	5817 South Central Avenue	(85040)
439	Pacific Finance Loans	520 East Dunlap	(85020)
446	Pacific Finance Loans	5034 West Indan School	(85031)
152	Pacific Finance Loans	3033 North 24th Street	(85016)
246	Pacific Finance Loans	4815 North 27th Avenue	(85017)
537	Pacific Finance Loans	2747 West Windrose	(85029)
259	Postal Finance Co.	1816 West Bethany Home	(85015)
363	Postal Finance Co.	1912 East Camelback Road	(85018)
472	Postal Finance Co.	3201 North Central	(85012)
14	Postal Finance Co.	704 North Central Avenue	(85004)
626	Postal Finance Co.	3534 West Peoria Avenue	(85029)
579	Public Finance Corp. of Phoenix #2	3516 W. Cactus Road	(85029)
67	Public Finance Corp. of Phoenix #2	4015-F North 16th Street	(85016)
114	SIC Credit Company	823 North First Street	(85004)
475	SIC Credit Company	5845 West Indian School	(85031)
520	SIC Credit Company	3411 West Northern	(85021)
429	SIC Credit Company	3401 East Thomas Road	(85018)
389	Termplan of Arizona, Inc.	1302 North First Street	(85004)
571	Termplan Paradise Village	12818 North 19th Avenue	(85029)
337	Termplan, Incorporated	5020 North Seventh Street	(85014)
491	U.I.C. Co.	4820 N. Black Canyon Hwy	(85017)
514	USLIFE Credit Corporation	513 East Camelback Road	(85012)
617	Universal-Guardian Corporation	6245 North 35th Avenue	(85017)
434	Western American Loan, Inc.	3616 North 16th Street	(85016)

License No.

PRESCOTT

587	Avco Fin. Serv. of Maricopa, Inc.	105 North Cortez	(86301)
42	Beneficial Finance Co. of Prescott	229 West Gurley Street	(86301)
377	Credithrift of America, Inc. #2	617-A Miller Valley Road	(86301)
656	Household Finance Corporation	117 East Gurley Street	(83601)
153	Pacific Finance Loans	401 West Gurley Street	(86301)

SAFFORD

588	Avco Fin. Serv. of Maricopa, Inc.	1908 West Thatcher Blvd.	(85546)
649	ISC Financial House, Inc.	403 Main Street	(85546)

SAN MANUEL

208	Family Finance Co.	181 North Eighth Avenue	(85631)

SCOTTSDALE

275	Associates Fin. Serv. of Arizona, Inc.	1133 N. Scottsdale Road	(85257)
589	Avco Fin. Serv. of Maricopa, Inc.	2013 N. Scottsdale Road	(85257)
572	C.I.T. Financial Services, Inc.	4242 North Scottsdale	(85251)
521	Family Finance Co.	2801-F N. Scottsdale Road	(85257)
431	Pacific Finance Loans	1915 N. Scottsdale Road	(85257)
534	Personal Financial Services, Inc.	4236 North Brown	(85251)

SHOW LOW

613	Pacific Finance Loans	12 White Mountain Road	(85901)

SIERRA VISTA

590	Avco Fin. Serv. of Maricopa, Inc.	833 Fry Boulevard, N.E.	(85635)
651	Beneficial Finance Company of Arizona	224 Fry Boulevard, West	(85635)
645	Household Fin. Corp.	300 Fry Boulevard	(85635)
609	Nationwide Fin. Serv. of Arizona	169 Fry Boulevard, N.E.	(85635)
200	Termplan of Sierra Vista, Inc.	249 Fry Boulevard	(85635)

SUPERIOR

36	Superior Loan Co.	28 North Magma	(85273)

TEMPE

551	Assoc. Fin. Serv. Co. of Ariz., Inc.	1979 East Broadway	(85282)
35	Beneficial Finance Co. of Arizona	2107 South Rural Road	(85282)
518	Credithrift of America, Inc. #3	1146 North Scottsdale Road	(85281)
668	Dial Finance Company of Arizona	5136 South Rural Road	(85282)
601	Household Finance Corporation	201 East Southern	(85282)
476	Pacific Finance Loans	57 East Broadway	(85281)
580	Postal Finance Company	1462 North Scottsdale Road	(85281)

TUCSON

501	Aetna Finance Co.	72 South Stone Avenue	(85701)
559	Aetna Finance Co.	4054 East 22nd Street	(85711)
352	American Finance Corp. of Tucson	53 East Broadway	(85701)
353	American Finance Corp. of Tucson	5726 East Broadway	(85711)
354	American Finance Corp. of Tucson	3352 South Sixth Avenue	((85713)
321	Assoc. Fin. Serv. Co. of Ariz., Inc.	4635 East Broadway	(85711)
553	Assoc. Fin. Serv. Co. of Ariz., Inc.	6355 East 22nd Street	(85710)
591	Avco Fin Serv. of Maricopa, Inc.	2343 East Broadway	(85716)

License No.

TUCSON (Continued)

592	Avco Fin. Serv. of Maricopa, Inc.	6545 East 22nd Street	(85711)
612	Beneficial Finance Co. of Arizona	5634 East Broadway	(85711)
3	Beneficial Finance Co. of Arizona	12 West Congress	(85701)
614	Beneficial Finance Co. of Arizona	4134 North Oracle Road	(85705)
182	Beneficial Finance Co. of Arizona	4662 East Speedway	(85716)
224	Blazer Financial Services, Inc.	2336 South Sixth Avenue	(85713)
516	Borg-Warner Credit Corp. of Arizona	5447 East Fifth Street	(85732)
302	C.I.T. Financial Services, Inc.	2436 East Broadway	(85719)
578	C.I.T. Financial Services, Inc.	7272 East Broadway	(85710)
545	Century Finance Company of Arizona	2532 East Broadway	(85716)
194	Commercial Credit Plan, Inc.	5637 East Broadway	(85711)
655	Continental Credit Corporation	6479 East 22nd Street	(85710)
542	Credithrift of America, Inc. No. 3	4176 East 22nd Street	(85711)
622	Dial Finance Co. of Arizona	2545 East Broadway	(85716)
669	Dial Finnace Co. of Arizona	2625 North First Avenue	(85719)
623	Dial Finance Co. of Arizona	76 South Stone Avenue	(85701)
670	Dial Finance Co. of Arizona	5508 East 22nd Street	(85711)
50	Family Finance Co.	4449 East Broadway	(85719)
646	Household Finance Corp.	6339 East Broadway	(85710)
26	Household Finance Corp.	121 East Congress	(85701)
541	Household Finance Corp.	4044 North Oracle Road	(85703)
310	ISC Financial House, Inc.	910 South Craycroft	(85711)
118	ISC Financial House, Inc.	2959 East Grant Road	(85716)
569	Nationwide Fin. Corp. of Arizona	2235 East Broadway	(85719)
574	Nationwide Fin. Corp. of Arizona	2748 North Campbell Avenue	(85719)
624	Nationwide Fin. Corp of Arizona	4754 East Grant Road	(85712)
634	Nationwide Fin. Corp. of Arizona	4441 North Oracle Road	(85705)
570	Nationwide Fin. Corp. of Arizona	6544 East 22nd Street	(85711)
25	Pacific Finance Loans	2629 East Broadway	(85716)
163	Pacific Finance Loans	4665 East Broadway	(85711)
560	Pacific Finance Loans	2574 South Kolb	(85701)
605	Pacific Finance Loans	5430 South 12th Avenue	(85706)
468	Postal Finance Co.	100 East Alameda	(85701)
364	Postal Finance Co.	64 South Stone Avenue	(85701)
540	Postal Finance Co.	5176 East 22nd Street	(85711)
222	Public Finance Corp of Phoenix #2	33 East Broadway	(85701)
101	Public Finance Corp. of Phoenix #2	5602 East Broadway	(85711)
145	SIC Credit Company	1101 East Broadway	(85719)
430	SIC Credit Company	7110 East Broadway	(85710)
338	Termplan, Incorporated	2334 East Broadway	(85719)
604	Termplan Pima, Inc.	5339 South 12th Avenue	(85706)
515	USLIFE Credit Corporation	68 South Stone Avenue	(85701)

WILLCOX

650	ISC Financial House, Inc.	190 North Curtis	(85643)

WINSLOW

51	Family Finance Co.	114 East Second Street	(86047)
147	Pacific Finance Loans	113 Warren Avenue	(86047)

YUMA

636	Aetna Finance Company	2366 Fouth Avenue	(85364)
170	American Finance Corp.	1628 - Fourth Avenue	(85364)
181	Beneficial Finance Co. of Mesa	1045 South Fourth Avenue	(85364)
421	Family Finance Co.	1101 - Fourth Avenue	(85364)
647	Household Finance Corp.	333 - Main Street	(85364)
457	ISC Financial House, Inc.	340 - 24th Street	(85364)
629	Nationwide Fin. Corp. of Arizona	250 West 24th Street	(85364)
128	Pacific Finance Loans	1624 - Fourth Avenue	(85364)
82	Public Finance Corp. of Phoenix #2	1418 - Fourth Avenue	(85364)

CONSUMER FINANCE COMPANIES

June 30, 1976

217 Licensed as branches or subsidiaries of 26 Interstate Companies

Name	Location	Number
American Finance Management Corp.	Silver Spring, Maryland	8
American Investment Co. of Illinois	St. Louis, Missouri	8
ARISTAR Management, Inc.	Miami, Florida	2
Associates Investment Company	South Bend, Indiana	10
Avco Financial Services, Inc.	Newport Beach, California	14
Beneficial Management Corp.	Morristown, New Jersey	15
Borg-Warner Acceptance Corp.	Chicago, Illinois	1
C.I.T. Financial Services, Inc.	New York, New York	4
Century Acceptance Corp.	Kansas City, Missouri	3
Commercial Credit Plan, Inc.	Baltimore, Maryland	4
Credithrift Financial Corp.	Evansville, Indiana	8
Dial Financial Corporation	Des Moines, Iowa	13
Fidelity Acceptance Corp.	Minneapolis, Minnesota	13
Ford Motor Credit Company	Dearborn, Michigan	1
Household Finance Corp.	Chicago, Illinois	18
ISC Industries, Inc.	Kansas City, Missouri	13
ITT Aetna Corp.	St. Louis, Missouri	6
Industrial Finance & Thrift Corp.	New Orleans, Louisiana	13
Liberty Loan Corp.	St. Louis, Missouri	1
Nationwide Financial Services Corp.	St. Louis, Missouri	16
Postal Finance Co.	Sioux City, Iowa	10
Southwestern Investment Co.	Amarillo, Texas	7
Transamerica Financial Corp.	Los Angeles, California	24
Union Investment Co.	Detroit, Michigan	1
Universal-Guardian Corporation	Piscataway, New Jersey	1
USLIFE Credit Corp.	Schaumburg, Illinois	3

7 Licensed as branches or subsidiaries of 3 Intrastate Companies

The City Loan & Finance Co.	Douglas, Arizona	3
Continental Credit Corporation	Phoenix, Arizona	2
Superior Loan Company	Superior, Arizona	2

8 Licensed as Independent Companies

Arizona Finance Co.	Phoenix
Consumers Acceptance & Finance Corp.	Phoenix
Family Loan Co., Inc.	Phoenix
Inland Western Finance Co.	Phoenix
Northside Loan Co., Inc.	Glendale
Personal Financial Services, Inc.	Scottsdale
Seven Palms Finance Co.	Cave Creek
Western Am. Loan Co., Inc.	Phoenix

Total of 232 Licenses as of June 30, 1976

CONSUMER FINANCE COMPANIES

9 New Licenses Issued During Fiscal Year 1975-1976

License No.			Licensed
654	Continental Credit Corporation	Phoenix	9- 2-75
655	Continental Credit Corporation	Tucson	9- 2-75
656	Household Finance Corporation	Prescott	9-26-75
657	Citicorp Person-to-Person Financial Center	Phoenix	11-28-75
658	Citicorp Person-to-Person Financial Center	Glendale	2- 5-76
659	Citicorp Person-to-Person Financial Center	Mesa	2- 5-76
660	Citicorp Person-to-Person Financial Center	Phoenix	2- 5-76
661	Citicorp Person-to-Person Financial Center	Phoenix	2- 5-76
662	Family Finance Company	Casa Grande	5-12-76

CONSUMER FINANCE COMPANIES

32 Licenses Surrendered During Fiscal Year 1975-1976

License No.			Surrendered
276	Liberty Loan Corporation	Tucson	7- 1-75
102	Public Finance Corp. of Phoenix #2	Phoenix	7- 7-75
608	Dial Finance Co. of Yuma	Yuma	7- 8-75
615	Nationwide Finance Corp. of Arizona	Goodyear	8- 6-75
277	Blazer Financial Services, Inc.	Mesa	8- 7-75
9	Pacific Finance Loans	Phoenix	11- 4-75
635	Westside Financial Services, Inc.	Glendale	11- 7-75
627	Walston Companies	Phoenix	11-17-75
564	Nationwide Financial Corporation	Mesa	12-10-75
565	Nationwide Financial Corporation	Phoenix	12-10-75
314	GAC Finance Inc. of Arizona	Phoenix	12-11-75
315	GAC Finance Inc. of Arizona	Mesa	12-11-75
530	GAC Finance Inc. of Arizona	Tucson	12-11-75
577	GAC Finance Inc. of Arizona	Glendale	12-11-75
602	Pacific Finance Loans	Safford	1- 8-76
414	Dial Finance Co. of Arizona	Phoenix	1- 8-76
291	Public Finance Corp. of Phoenix #2	Phoenix	1-26-76
350	Credithrift of America, Inc.	Chandler	3- 3-76
654	Continental Credit Corporation	Phoenix	3- 8-76
316	Union Finance Company	Phoenix	3-26-76
274	Associates Financial Services Co. of Arizona	Mesa	4-13-76
75	Model Finance Co. of Arizona	Phoenix	4-13-76
219	Model Finance Co. of Arizona	Phoenix	4-13-76
282	Model Finance Co. of Arizona	Scottsdale	4-13-76
297	Model Finance Co. of Arizona	Phoenix	4-13-76
329	Model Finance Co. of Arizona	Tucson	4-13-76
561	Model Finance Co. of Arizona	Tucson	4-13-76
618	Model Finance Co. of Arizona	Tempe	4-13-76
563	Nationwide Financial Corp. of Arizona	Glendale	4-26-76
63	Family Finance Company	Douglas	5-19-76
652	Beaudry Acceptance Company	Tucson	5-20-76
455	Homemakers Loan & Consumer Discount Co.	Phoenix	6-11-76

SMALL LOANS MADE DURING THE PERIOD

1966-1976

Year Ending	$ Amount Loans Made	Increase (Decrease)
June 30, 1966	73,807,714.00	(120,908.00)
June 30, 1967	63,482,762.00	(10,324,952.00)
June 30, 1968	66,161,952.00	2,679,190.00
June 30, 1969	68,982,700.00	2,820,748.00
June 30, 1970	68,213,495.00	(769,205.00)
June 30, 1971	68,481,824.00	268,329.00
June 30, 1972	110,804,992.00	42,323,168.00
June 30, 1973	119,674,870.00	8,869,878.00
June 30, 1974	124,805,955.00	5,131,085.00
June 30, 1975	105,353,102.00	(19,452,853.00)
June 30, 1976	112,337,337.00	6,984,235.00

COMPOSITE ANNUAL SMALL LOAN REPORT

For the period ended June 30, 1976

TO

SUPERINTENDENT OF BANKS

Number of licensees June 30, 1976—232

Number of licensees June 30, 1975—255

SCHEDULE B — BALANCE SHEET

ASSETS	June 30, 1975 Small Loan Business	June 30, 1976 Small Loan Business	6%-8% Loan Business	Revolving Loan Business	Sales Finance Business	Total
7. Receivable:						
(a) Gross Amount	$128,598,625	$130,406,492	$19,531,705	$31,556,856	$60,468,923	$241,963,976
(b) Less: Unearned Charges or Interest	23,216,347	24,829,194	2,459,632	37,454	8,978,385	36,304,665
(c) Less: Reserve for Bad Debts	3,589,424	3,602,376	629,001	1,064,105	2,168,167	7,463,649
(d) Net Receivables	101,792,854	101,974,922	16,443,072	30,455,297	49,322,371	198,195,662
8. Cash in Office and Banks	1,798,274	1,337,264	45,454	(124,862)	690,467	1,948,323
9. Real Estate (less Reserve for depreciation—building)	145,166	62,269	108		131,860	194,237
10. Furniture, fixtures, equipment (less Reserve for depreciation)	844,448	737,725	165,302	242,620	236,243	1,381,890
11. Deferred charges or prepaid expense	363,383	241,377	20,245	38,554	250,636	550,812
12. Other assets:						
(a) Organization or Development Expense	153,859	98,635			1,564	100,199
(b) Cost of Financing	91,420	71,452				71,452
(c) Other	1,057,184	566,545	377,736	238,690	881,367	2,064,338
13. Total Assets	$106,246,588	$105,090,189	$17,051,917	$30,850,299	$51,514,508	$204,506,913

SCHEDULE B — BALANCE SHEET (Continued)

LIABILITIES AND CAPITAL	June 30, 1976
14. Accounts and Notes Payable:	
(a) Banks	$ 769,652
(b) Due to Parent Company or Affiliate	153,940,826
(c) Other Short Term Notes and Accounts	1,991,258
15. Bonds and Long Term Notes	2,066,212
16. Other Liabilites:	
(a) Accrued Expenses	1,706,853
(b) Other Expense Reserves	607,781
17. Branch Office Capital	24,699,595
18. Net Worth (If Individual or Partnership)	
19. Capital Stock: (If Corporation)	
(a) Preferred	564,300
(b) Common	4,020,803
20. Appropriated Surplus or Capital Reserves	1,212,122
21. Surplus (Including Undivided Profits)	12,927,511
22. Total Liabilities and Capital	$204,506,913

SCHEDULE C — STATEMENT OF INCOME

For the period from July 1, 1975 to June 30, 1976

GROSS INCOME	Small Loan Business	6%-8% Loan Business	Revolving Loan Business	Sales Finance Business	Total
23. Charges or Interest Collected and Earned	$23,735,037	$2,869,245	$3,440,860	$6,794,700	$36,839,842
24. Delinquency Charges Collected	704,903	80,249	16,523	194,579	996,254
25. All types Insurance (Sales Finance only)		898		183,163	184,061
26. Collections on Accounts Previously Charged Off	306,239	87,990	14,979	62,717	471,925
27. Interest on Bank Balances	3,801			72,538	76,339
28. Other Income	370,554	85,318	49,431	810,198	1,315,501
29. Total Gross Income	$25,120,534	$3,123,700	$3,521,793	$8,117,895	$39,883,922

SCHEDULE C — STATEMENT OF EXPENSE AND NET EARNINGS

For the period from July 1, 1975 to June 30, 1976

EXPENSES OF CONDUCTING BUSINESS	Only Small Loan	Small Loan Business	6%-8% Loan Business	Revolving Loan Business	Sales Finance Business	Total
30. Advertising	1.63%	$ 346,217	$ 18,883	$ 18,533	$ 132,745	$ 516,378
31. Auditing	1.30	276,244	2,507	908	37,870	317,529
32. Bad Debts or Reserve for Bad Debts	22.85	4,849,299	637,229	635,402	930,643	7,052,573
33. Depreciation of Furniture, Fixtures & Equipment	.73	154,047	23,063	25,458	49,857	252,425
34. Expense, Sundry	2.91	618,476	38,048	132,303	323,162	1,111,989
35. Insurance and Fidelity Bonds	.50	105,702	69,325	6,650	22,275	203,952
36. Legal Fees and Disbursements	1.23	260,002	17,946	34,837	74,419	387,204
37. Postage and Expense	1.38	293,683	29,425	27,770	82,605	433,483
38. Printing, Stationery and Supplies	.90	191,765	15,216	18,679	75,616	301,276
39. Rent	4.59	973,468	108,296	119,430	282,455	1,483,649
40. Salaries	24.24	5,144,950	554,787	635,316	1,740,120	8,075,173
41. Supervision and Administration	8.56	1,816,203	448,524	190,496	453,020	2,908,243
42. Taxes:						
(a) Income Taxes	18.67	3,962,444	502,218	733,999	835,017	6,033,678
(b) Licenses and License Taxes	1.63	345,326	19,305	14,287	10,628	389,546
(c) All Other Taxes	1.53	324,155	25,380	60,496	120,671	530,702
43. Telephone and Telegraph	2.94	624,398	65,057	73,415	212,531	975,401
44. Travel	1.15	243,103	15,449	10,965	111,034	380,551
45. Other Expenses of Conducting Business:						
(a) Recording and Acknowledging Fees	.21	44,486	1,840	7,079	5,932	59,337
(b) Other	3.05	646,547	82,814	87,921	824,207	1,641,489
46. Total Expenses of Conducting Business (not including interest on borrowed funds)	100.00%	21,220,515	2,675,312	2,833,944	6,324,807	33,054,578
47. Total Net Earnings Derived from Business (Before deducting interest on borrowed funds)		$ 3,900,019	$ 448,388	$ 687,849	$1,793,088	$ 6,829,344

SCHEDULE D — RECONCILIATION OF SURPLUS OR NET EARNINGS

For the period from July 1, 1975 to June 30, 1976

48.	Surplus Balance at End of Previous Period		$11,375,448
	Additions:		
49.	Total Net Earnings Derived from all Business	$ 6,829,344	
50.	Other Credit to Surplus for the Period:		
	(a) Tax Adjustment	4,703,537	
	(b) Net Income from Sale of Insurance In Connection With Small Loan and 6%-8% Business	1,184,020	
	(c) Other	3,633,925	
51.	Total Additions for the period	$16,350,826	
	Deductions:		
52.	Interest Paid	$11,829,416	
53.	Amortization	1,408	
54.	Dividends Paid During the Period	79,678	
55.	Other Charges to Surplus for the Period	2,888,261	
56.	Total Deductions for the Period	$14,798,763	
57.	Net Additions to previous period's Surplus Balance		$ 1,552,063
58.	Surplus Balance at End of Present Period		$12,927,511

SCHEDULE E — ANALYSIS OF ASSETS USED AND USEFUL IN BUSINESS

June 30, 1976

		Small Loan Business	6%-8% Loan Business	Revolving Loan Business	Total Loan Business
59.	Net Receivables	$101,974,922	$16,443,072	$30,455,297	$148,873,291
60.	Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	737,725	165,302	242,620	1,145,647
61.	Real Estate (Less Reserve for Depreciation — Buildings)	62,269	108		62,377
62.	Working Capital:				
	(a) Cost of Acquiring Receivables Currently Outstanding	7,710,076	1,130,040	3,422,869	12,262,985
	(b) Cash in Office and Banks	1,337,264	45,454	(124,862)	1,257,856
	(c) Accounts Receivable	161,615	98,866	29,509	289,990
	(d) Home Office Assets Apportioned to Branches	3,747,635	518,882	252,901	4,519,418
	(e) Deferred Charges, such as Prepaid Insurance, License, Taxes, and Bond Premiums	241,377	20,245	38,554	300,176
	(f) Other	275,707	263,493	161,860	701,060
63.	Going Concern Value:				
	(a) Initial Cost of Establishment of Office (Survey and Expense of Development Period)	$ 1,642,185	$ 155,577	$ 65,392	$ 1,863,154
	(b) Cost of Financing (Present Cost of Funds for Assets Used and Useful)	$ 7,859,386	$ 1,450,417	$ 2,753,249	$ 12,063,052
64.	Total Assets Used and Useful	$125,750,161	$20,291,456	$37,297,389	$183,339,006
65.	Total Assets Used and Useful — End of Previous Period	$126,766,613	$25,342,071	$21,308,475	$173,417,159
66.	Average Total Assets Used and Useful	$126,258,387	$22,816,764	$29,302,932	$178,378,083
	Net Earnings	$ 3,900,019	$ 448,388	$ 687,849	$ 5,036,256
67.	Percent of Net Earnings Derived from Business (Before deducting interest paid on borrowed funds)	3.09%	1.97%	2.35%	2.82%

SCHEDULE F — ANALYSIS OF CHARGES

		Small Loan Business
68.	Charges or Interest Collected and Earned during the period	$ 23,735,037
69.	Average Net Amount of Outstanding Loans	103,129,665
70.	Actual Monthly Rate Collected	1.92%

SCHEDULE G — ANALYSIS OF SMALL LOANS

ANALYSIS OF LOANS BY SIZE	Average Size Loan	Percent of Total Number of Accounts	Percent of Total Amount of Loan	Number of Accounts	Amount of Loan
71. Total Balances Outstanding (Less Unearned Charges) at Beginning of Period	$ 870			121,065	$105,382,278
72. Loans Made During the Period					
(a) Loans of $300.00 or Less		10.33	2.01	10,775	2,256,274
(b) Loans of $300.01 to $600.00		24.52	10.28	25,575	11,549,148
(c) Loans of $600.01 to $1,500.00		36.22	32.41	37,776	36,410,911
(d) Loans of $1,500.01 to $2,500.00		28.93	55.30	30,178	62,121,004
(e) Total Loans Made During the Period	$1,077	100.00%	100.00%	104,304	112,337,337
73. Loan Balances Purchased During the Period				6,892	7,348,736
74. Loan Balances Sold During the Period				4,369	4,236,202
75. Loan Balances Charged Off During the Period				7,882	5,138,546
76. Collections During the Period				107,769	110,116,305
77. Total Loan Balances Outstanding (Less Unearned Charges) at End of Period	$ 941			112,241	$105,577,298
ANALYSIS OF LOANS BY SECURITY					
78. Loans Made During the Period Based in Whole or in Larger Part on:					
(a) Chattel Mortgages on Household Goods	$1,285	47.03	56.13	49,055	$ 63,051,450
(b) Automobiles	1,424	12.72	16.82	13,271	18,894,567
(c) Real Estate	1,862	1.35	2.34	1,414	2,632,165
(d) Other Chattels	979	6.64	6.03	6,922	6,778,264
(e) Unsecured Notes	595	25.67	14.17	26,770	15,920,136
(f) Endorsed and/or Co-Maker Notes	677	4.41	2.77	4,598	3,113,523
(g) Wage Assignments	482	1.31	.59	1,368	659,295
(h) Other Considerations	1,422	.87	1.15	906	1,287,937
(i) Total	$1,077	100.00%	100.00%	104,304	$112,337,337

SCHEDULE H — NON-PAYING DELINQUENT ACCOUNTS AS OF JUNE 30, 1976

	Number	Small Loan Business Amount of Unpaid Balance of Notes
79. Accounts with no payments for:		
(a) Two Months	2,963	$2,790,736
(b) Three Months or More	5,716	5,474,071
(c) Total	8,679	$8,264,807

SCHEDULE I — SUITS, POSSESSIONS AND SALE OF CHATTELS

Note: A borrower's account may appear under any one or all of the classifications below.

	Small Loan Business		
	Number	Amount Due	Amount Collected
80. Suits for Recovery:			
(a) Pending at Close of Previous Period	500	$ 434,221	$
(b) Instituted During Period	1,040	1,141,819	
(c) Judgment Secured During Period	896	874,938	
(d) Settled Before Judgment During Period	248	248,900	
(e) Pending at Close of Current Period	396	452,202	
81. Wage Assignments Filed During Period	75	74,778	
82. Possession of Chattels Obtained by Licensee:			
(a) By Legal Process or Contract Right			
(1) Household Goods	34	42,264	
(2) Automobiles	102	170,697	
(3) Other Chattels and Property	18	26,628	
(b) By Voluntary Surrender:			
(1) Household Goods	112	150,126	
(2) Automobiles	321	556,911	
(3) Other Chattels and Property	52	48,692	
83. Sales of Chattels by Licensee:			
(a) With Borrower's Consent	832	1,083,784	231,288
(b) Without Borrower's Consent	96	$ 145,095	$ 57,971